

## Message From May

Dear Members,

With autumn right around the corner, there is much to celebrate! Usually, most people think spring is the time for rejuvenation and... new beginnings but look at the things that happen in the fall! New semesters, cooler temperatures and dealerships are bringing in inventory for 2023. Whether it's your first car or your tenth, Befit can give you a head start on your vehicle search. We offer all the tools necessary to make an informed vehicle financing decision:

- Use Auto Link to find your next vehicle
- Check out our low rates
- Speak with representatives you already know
- If you have a car loan at another financial institution refinance with us! We may be able to help you save on your monthly payment and you will be able to take advantage of our \$50 cash back and 60 days of no payments promotion!

Did you know?

The word car is believed to have originated from the Latin word carrus which means "wheeled vehicles." The Latin word has Celtic roots and is derived from Gaulish Karros meaning Chariot.

I don't know about you, but I'll be referring to my car as a chariot from now on.


A reminder about Christmas Club accounts! You can open one today with only \$5.00 and start preparing for next year's holiday shopping. For those that have a Christmas Club account, funds will be deposited on November 1, 2022.

Please continue to tell your family and co-workers about your experience with Befit Financial FCU. We would love to help them Be Happy, Be Healthy, and Befit Financially!

Thank you for your continued support.



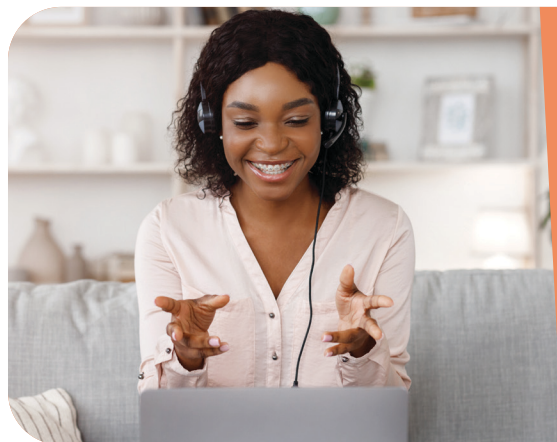
Sincerely,  
Maybelline Bito,  
President/CEO



*One Home,  
One Payment*

**Wrap all of your loans  
into one — your home —  
with our mortgage loan.**

See credit union for details.



## 64<sup>th</sup> Annual Meeting

Thank you so much to those who were able to attend our 64<sup>th</sup> Virtual Annual Meeting. It was so nice to see familiar faces even if they were virtual! Discussing our progress and future projections is our goal to stay transparent with our members and community. Remember, credit unions are owned by their members! If we missed you at the meeting, view the annual report online!

# Christmas Club

Save for next year's holiday shopping by opening a Christmas Club account. Open one today with only \$5.



Start a new chapter with  
a low-rate auto loan!

**NO payments for 2 months • Get \$50\***

\*See credit union for details.

## See Samantha, your Financial Doctor for a complimentary "financial checkup" and planning session!

Befit Financial Federal Credit Union has a strategic alliance with Samantha Sagers-Davenport of Mass Mutual Northern CA. As a member of the credit union, you have access to Samantha for complimentary financial planning services.

Samantha works with residents, physicians, nurses, hospital employees, and medical professionals in our community; providing knowledge, experience, advice, and guidance to help them plan for a secure financial future.

Contact Samantha and learn more about how she can help you achieve financial freedom for you and your family.



### Samantha Sagers-Davenport

**Office:** 925-979-2353 • **Fax:** 925-944-5742

**Email:** [ssagers@financialguide.com](mailto:ssagers@financialguide.com)

### Professional Profile:

[financialprofessionals.massmutual.com/samantha-sagers-davenport](http://financialprofessionals.massmutual.com/samantha-sagers-davenport)

**License #**OE57325

Samantha Sagers-Davenport, CFBS, is a registered representative of and offers securities, investment advisory services and financial planning through MML Investors Services, LLC, Member SIPC (3003 Oak Road, Suite 250, Walnut Creek, CA 94597, Phone 925-979-2300). MassMutual Northern California is not a subsidiary or affiliate of MML Investors Services, LLC. Samantha Sagers-Davenport CA Insurance.

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## HOLIDAY CLOSINGS

**Mon., Oct. 10**  
Columbus Day

**Fri., Nov. 11**  
Veterans Day

**Thurs. & Fri., Nov. 24 & 25**  
Thanksgiving

**Mon., Dec. 26**  
Christmas Day (Observed)

**Mon., Jan. 1**  
New Year's Day (Observed)

**be<sup>fit</sup>**  
FINANCIAL FCU

**bffcu.org**

**Phone:** 707-557-8900  
**Toll Free:** 888-600-0550  
**Fax:** 707-359-4290

**Phone Hours:**  
Mon/Tues/Thurs/Fri  
9am to 5:30pm  
Wed 10am to 5:30pm

**Vacaville Branch**  
640 East Main Street  
Vacaville, CA 95688

**Mailing Address:**  
PO Box 5760  
Vacaville, CA 95696

**Branch Hours of Operation:**  
Mon–Thurs 10am to 5:30pm  
Fri 10am to 6pm

Closed for lunch from  
1:30pm to 2:00pm



Federally insured by NCUA.  
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