

Message From May

Dear Members,

Making it a Joyous Season

Gratitude is like a present; giving is the best part. And when we give gratitude, we get a genuine smile or even a shout of excitement.

With record inflation, it's been a difficult year for many people. Even in times of panic, I've seen people spread great joy. I've watched people step up and give generously with their time, talents, and treasure. And I've witnessed confident, compelling heroes of all walks of life emerge to do great things.

Love. Compassion. Family. This is what I will be reflecting on during the holiday season. What we've all experienced in 2022 has made us focus on being intentional with our lives and how we live them every day. And I hope you have seen that here as a member of Befit Financial.

As we head into 2023, ask yourself how Befit Financial can...

- Help you clarify what you aim to achieve
- Break down the action steps to accomplish your biggest financial goals
- Celebrate with you on your progress

I am so incredibly proud of our team here at Befit Financial. In this time of uncertainty, know that you have a dedicated team ready to serve your needs. Their work is truly commendable, and I deeply appreciate their contributions to our members.

On behalf of all of us at Befit Financial, we thank you for your commitment and dedication to our credit union and the healthcare community at large. It does not go unnoticed. Enjoy this special season and from all of us at Befit, I wish you a happy and healthy New Year!



Happy Holidays,
Maybelline Bito,
President/CEO



A Little Extra Jingle

Secure your season
with our Holiday Loan
Special!

5.99% APR* | for up to \$2,000
12-month term

*See credit union for details.

Announcement!

With your feedback and our efforts to continuously improve our mobile app, we have introduced some new enhancements with our latest update. Don't forget to update your mobile app to the latest version.



Share Certificates

2.63% APY for 13 months

*See credit union for details.

Christmas Club

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



Our free checking account includes:

- Access to over 30,000 CO-OP® ATMs nationwide
- 24/7 Audio & Online Banking access
- Mobile Deposit
- \$50 deposit for opening an account*

*See credit union for details.

HOLIDAY CLOSINGS

Mon., Dec. 26 | **Mon., Jan. 1**
Christmas Day (Observed) | New Year's Day (Observed)

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.



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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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9am to 5:30pm
Wed 10am to 5:30pm

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Mon–Thurs 10am to 5:30pm
Fri 10am to 6pm

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



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