

Message From May

Dear Members,

Your Future is a Blank Canvas

Bob Ross, renowned for "The Joy of Painting," was one of the most iconic television personalities in America. Even though we lost this outstanding artist more than 27 years ago, his likeness is unmistakable. He's become a calming symbol for purposeful living.

Think about when Ross painted happy trees, strong mountains, fluffy clouds, and calm ponds — a completed landscape within a half-hour instructional television show. We were in awe of how masterfully each piece came together.

But make no mistake about it. While Ross would say "there are no mistakes, just happy accidents," his paintings come to life because he had tremendous vision.

Vision is the difference between knowing where you are going and doing something without achieving anything. And when it comes to our financial plans, how often do we put down the paintbrush after just a few strokes? Or maybe... you don't even have a canvas to work with.

You may be telling yourself:

"I'm not good with money."

"Money is too complicated."

"I'll never be able to live debt-free."

Here's my challenge for you:

Paint your own picture. Don't let limiting beliefs cloud your judgement. Your future is a blank canvas. Focus on what matters most. What do you see? And how are you going to get there?

There would have been no "Joy of Painting" had Bob Ross procrastinated. You can find joy in your finances, and we're here to help. We'll take an equally gentle approach to bringing harmony to your financial life.

Let's paint!



Maybelline Bito,
President/CEO

Important Information Credit Life/Disability Notice

CUNA Mutual Group hereby provides you with notice regarding the preexisting exclusion provision on open-end credit life and/or credit disability accounts as required annually by the California Insurance Department.

California Notice

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Member Identification Requirements

In accordance with Section 326 of the U.S. PATRIOT Act of 2001 Befit Financial Federal Credit Union is required to obtain a copy of the documents used in identifying our new members and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those members conducting business with Befit Financial Federal Credit Union prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or Befit Financial Federal Credit Union is unable to form a reasonable belief that it knows the true identity of the existing member. In all cases, protection of our members' identity and confidentiality is Befit Financial Federal Credit Union's pledge to you.

Accuracy of Information

We make every effort to ensure that our records contain accurate, current, and complete information. If you find that your account information is inaccurate, please call us at 707-557-8900 or write to us at PO Box 5760, Vacaville, CA 95696 within 60 days of the error. We will promptly investigate and make any necessary changes to update our records.

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It is important to keep your personal information (email, phone number, address, etc.) updated as we often send out important notices and emails.

If you need to make any changes, come visit us, call (707) 557-8900, or reach out at bffcu.org/contact.

HOLIDAY CLOSINGS

Monday, February 20
Presidents' Day

be^{fit}
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Vacaville, CA 95696

Branch Hours of Operation:
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Fri 10am to 6pm

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1:30pm to 2:00pm



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