

OCTOBER 2022 NEWSLETTER

HAPPY HALLOWEEN

FALL INTO A GREAT LOAN RATE!!!

PERSONAL LOAN SPECIAL

LIMITED TIME ONLY: 10/1/2022 - 11/15/2022

36 MONTHS @ 5.99% UP TO \$5,000

Same Great Rate for Everyone...

Credit Card Debt? Bills? Holiday Shopping?

"Federally Insured by the NCUA"

BFCU SAVINGS RATES

Our savings rates are on the rise.

Regular Share Account	0.25%
IRA Accounts	0.80%

CERTIFICATES OF DEPOSIT (CDs)

6 MONTHS	0.40%
12 MONTHS	0.60%
18 MONTHS	0.65%
24 MONTHS	0.90%

NEW CHECK CASHING ACCOUNT

If you missed BFCU'S September newsletter, our members will now go to First National Bank in Chippewa Only (next to Walgreens) when they request to withdraw a check from us and get it cashed as of October 1, 2022.

Just take the check along with your driver's license to FNB and one of the tellers (Alexa, Deb, or Brent) will be happy to assist you.

COLUMBUS DAY

In observance of Columbus Day, BFCU will be closed on Monday, October 10, 2022. We will reopen on Tuesday, October 11, 2022 at 11am.

We wish our members a safe and happy Columbus Day.

NATIONAL & WORLD HOLIDAYS

October 7 - World Smile Day
October 10 - Columbus Day
October 20 - International Credit Union Day
October 20 - National Get Smart about Credit Day
October 31 - Halloween
October 31 - World Savings Day

WORLD SMILE DAY

In 1963, a commercial artist from Worcester Massachusetts names Harvey Ball created the Smiley Face which is the most recognizable symbol of good will and cheer on earth. Over the years, Harvey worried that his Smiley Face symbol was over commercialized and that it lost the original meaning and intent. So Harvey declared the first Friday in October each year as **World Smile Day** which was held for the first time in 1999. He felt all of us should smile and do acts of kindness at least one day each year.

In 2001 when Harvey passed away, the **Harvey Ball World Smile Foundation** was created in honor of his name and memory and it continues as the official sponsor of World Smiley Day each year.

Let's join the celebration this year, **October 7, 2022**, and "Do an act of kindness. Help one person smile!"

Empower Your Financial Future with a Credit Union

On October 20, 2022, Blackhawk Federal Credit Union will join over 56,000 credit unions around the world to celebrate **International Credit Union (ICU) Day**. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit Unions were built on the principle of "people helping people." We've seen that philosophy in action for more that 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

Blackhawk Federal Credit Union is honored to be a part of this proud tradition. BFCU invites its members to visit our office and celebrate this day with a small snack and a coloring page for our youngest members.

International Credit Union Day is brought to you by **Credit Union National Association** and **World Council of Credit Unions**.

Who is Eligible to Join BFCU?

Membership in BFCU is open to all full-time and part-time employees of Blackhawk School District, family members living in the same household, parents of eligible members, children of eligible members, siblings of eligible members, and grandchildren of members. Organizational accounts of members are also available.

Examples of Eligibility:

- Parents of members, their spouse, their children living at home and extended family members living within the same household. Children living outside of the member's household, their spouse, and their children.
- Grandchildren of members, their spouse, and children living in the same household, regardless of whether the parents are members.
- Economic Household Non-married persons living in an economic household are eligible for membership in BFCU. The Credit Union will require proof of economic household by requiring each party to have his or her name on a utility bill or rent receipt with responsibility for payment.
- BFCU's policy of "Once a Member, Always a Member" means once you join the credit union, you can remain a member for life and receive all the benefits of membership, even if you leave the employment of Blackhawk School District.