

NOVEMBER 2022 NEWSLETTER

HAPPY THANKSGIVING



PERSONAL LOAN SPECIAL

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

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

"Federally Insured by the NCUA"

I am your Holiday Loan Helper!!
Don't Miss Out!
11/16/2022 Thru 12/31/2022
Which loan special is right for you?

2.20%
\$2,200 for
22 months

3.30%
\$3,300 for
33 months

4.40%
\$4,400 for
44 months



"Federally Insured by the NCUA"

Veteran's Day

In observance of Veteran's Day, BFCU will be closed on Friday, November 11, 2022.

We will reopen on Monday, November 14, 2022 at 9am.

We would like to thank all our Veteran's for their service and wish all our members a happy & safe Veteran's Day.

THANKSGIVING DAY

In observance of Thanksgiving, BFCU will be closed on Thursday, November 24, 2022 and Friday, November 25, 2022.

We will reopen on Monday, November 28, 2022 at 9am.

We would like to wish our members and their families a very safe & Happy Thanksgiving.

INTERNATIONAL TONGUE TWISTER DAY

How many of you liked tongue twisters when you were younger or even still like them now? If you answered yes to this question, then Sunday, November 13, 2022 is the day for you. The second Sunday in November is celebrated as **International Tongue Twister Day**. Tongue twisters have been around for centuries. Early English twisters were even used to teach students proper speech.

The famous tongue twister about Peter Piper first appeared in 1813 in a book published by John Harris called **“Peter Piper’s Practical Principles of Plain and Perfect Pronunciation.”** The book contained a tongue twister for each letter of the alphabet. This book was meant to help children learn the fundamentals of speech mechanics. **“She Sells Seashells”** is a tribute to the 19th century English Paleontologist Mary Anning. She was an impressive fossil hunter. She is thought to be responsible for discovering the first Plesiosaur and the first to identify fossilized poop. Some other famous tongue twisters are **The Woodchuck, I Scream, You Scream**, and even **Supercalifragilisticexpialidocious** from **Mary Poppins** is considered a tongue twister. The most difficult tongue twister from the **Guinness Book of World Records** is **“The sixth sick sheik’s sixth sheep’s sick”**.

So on Sunday, November 13, 2022, pick your favorite tongue twister or find a new one to try to give your tongue a good silly workout.

HOLIDAY SCAMS

The holidays are fast approaching and with the holidays comes online gift buying. The 2 biggest scams for the holiday season are non-delivery and non-payment crimes. The non-delivery scam is when, a buyer pays for merchandise or services online but never receives them. The non-payment scam involves merchandise or services being shipped but the seller claims that they never got paid. According to the **Internet Crime Complaint Center**, these scams cost people more than \$337 million and credit card fraud losses were \$173 million.

Tips for buying goods online:

- Don’t click on suspicious links, email attachments, websites, or links on social media if you are not familiar with those sites.
- Check to make sure the website you are buying from is legitimate and secure. The site should have https at the beginning of the address. If it doesn’t, don’t enter your information.
- Do research on the company if you are buying from it for the first time.
- **NEVER** wire money to the seller.
- Avoid paying with pre-paid gift cards. The seller will ask for the card number and PIN, then steal the funds and never send the merchandise.
- **Always use a credit card and NEVER use your debit card.** Your debit card is connected to your living money.
- Always get tracking numbers for online items so you can check on shipment and delivery.

And always remember: **“If it’s too good to be true, it probably is.”**

DAYLIGHT SAVINGS TIME

On Saturday, November 6, 2022, don’t forget to turn your clocks back 1 hour for Daylight Savings Time.



NATIONAL & WORLD HOLIDAYS

November 6 - Daylight Savings Day
November 11 - Veteran’s Day (Closed)
November 13 - International Tongue Twister Day
November 13 - World Kindness Day
November 24 - Thanksgiving Day (Closed)
November 25 - Black Friday (Closed)