# April 2023 Newsletter

**You're Invited!** There's still time to RSVP to join us at our Annual Meeting on April 27! We are going to be celebrating together for the first time in many years. The evening will begin with check in at 4:30 pm and a time to catch up with each other. We will enjoy a catered meal together and proceed with a quick meeting. Many of our Partners have donated prizes that will be awarded prior to the conclusion of the evening. We are so excited to see everyone! Be sure to let us know that you are coming so that we can have enough food ordered.

Call our office before April 7 at 724.846.7929 or RSVP via email at info@bfcu.net.

#### New Faces, Same Great CU!

Have you called the office lately and been met with a voice you didn't recognize? Are you noticing fresh faces on our website? We have experienced a few recent staffing changes in the new year.

Jennie Crepp has joined the team in a whirlwind of excitement. She's happily helping members at the front desk and learning all about the ins and outs of BFCU life.

Rachael Waddell has rejoined the team after a 3.5year hiatus. She has jumped back in to help plan the annual meeting and fill in as a part time team member.

Chris Ozenich is still leading the team as Credit Union Manager/CEO! She's always on the lookout to improve the Credit Union in growth and member experience. We are very lucky to have her.

Tracy lerino has taken on the new responsibility as loan processor! She's doing a great job and we look forward to watching her grow in her new position.

We would like to extend best wishes to Jessica Stone. She served the credit union for over 7 Years as a Loan Manager. She has left to explore the wonderful world of auditing. We are thankful for her time with BFCU and her commitment to a successful lending program during that time.

Thank you to our members for all their patience with us during our transitional phase. We are so grateful for you!

#### Y'all.... Nothing is Free.

We have recently had a handful of members taken advantage of in a Facebook Fraud Scheme. They were presented with a free prize. All they had to do was provide their debit card and address to receive their new absolutely free, no strings attached gift!

Of course, a box is clicked. Information is submitted and they have just provided a scammer with all the information they need to set up a recurring transaction via their debit or credit card. Not to mention all the other things they could do with this information.

It has resulted in roughly \$800 in loss. We do not want to see our members taken advantage of. Be cautious of purchasing from Facebook Ads. Do some research to make sure that the product exists and that the company is legitimate. Lastly, if it seems too good to be true, it almost always is.

## Applications are now being accepted for the 2023 BFCU Scholarship!

Check out our website for more details and an application. Completed applications must be received in the office by May 1, 2023.

## **Big News on Certificate** Deposit (CD) Accounts!

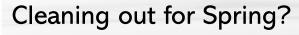
Our Rates have jumped over the decimal! Starting April 1, our rates will be as follows:

6 months 1.00
12 months 1.20
18 months 1.25
24 months 1.50
APY – Denotes Annual Percentage Yield

Don't Forget!

The Credit Union will be closed

Reopen for business on Monday, April 10 at 9 am.



Be careful getting rid of any papers with your personal information. Protect yourself.

Blackhawk Federal Credit Union is here to help!

Bring in your shred pile. We will gladly add it to ours! Shred-It collects and securely destroys our confidential documents, and we have plenty of room to add yours too!

## Traveling?

Be sure to let us know if you are leaving the area so that a travel notice can be placed on your credit or debit cards. We want to help you avoid the inconvenience of not having immediate access to your funds while vacationing.

#### Loan Highlight

Home Equity Lines of Credit are still holding at the low rate of 4.99 % APR (annual percentage rate).

Have a Home Equity Line of Credit at a different credit union? Consider refinancing it here.

Preparing to renovate or upgrade and need to borrow against one you currently have?

Contact Tracy! She is here to help with all your lending needs.