

BFCU & YOU

October 2023 Newsletter

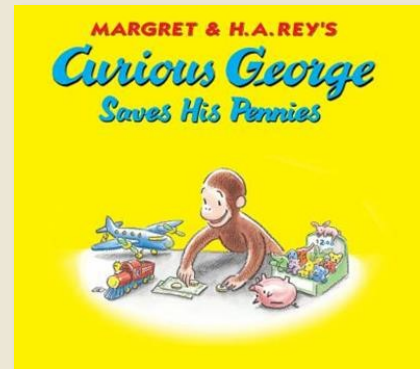
Noteworthy:

* National Credit Union Day is Thursday October 19th! Carve some time out of your day to stop in the office for a sweet treat.

** We will be collecting donations for the Beaver County Humane Society again this year. Donations of pet food, money and supplies to keep the animal visitors at the BCHS happy and healthy will be accepted from December 1 to 21 during our office hours. A wish list provided by the BCHS is available on their website. <http://beavercountyhumanesociety.org/our-wish-list/>


Interested in seeing your credit score? Want to double check your activity on your credit history? The three national credit reporting agencies (Experian, Equifax and TransUnion) are offering a program until December 31, 2023 that allows you to check your credit report at each of the agencies once a week for free. Visit AnnualCreditReport.com to learn more information and to request free copies of your own credit reports.

Children's Corner



George learns the value of hard work while saving up to buy a special shiny red train at a local toy store. He learns several more lessons along the way including a bit about currency. While the story line starts similarly to last months book, George loses his money bank and rewards the child that finds his piggy bank.

Have a book suggestion for helping teach kids about money and savings? Email Rachael@bfcu.net.



Because We Care

Keep your rewards card top of wallet for a chance to win \$5,000 to use as you please.

Simply use your rewards card on everyday purchases a minimum of four times per week from July 10 through October 29, 2023, in order to qualify for the drawings. Five participating eligible cardholders will be selected each month to win a prize. That's a total of 20 winners! Use it four times every week, and you'll increase your chances of winning. *See full rules on how to enter without making a purchase of any kind.

No purchase, entry fee, credit or debit card usage of any kind necessary to enter or win. Open to Rewards Program cardholders, who are 18+ & legal residents of 50US/DC/PR. Sweepstakes ends 10/29/2023. Void Where Prohibited. *Subject to Official Rules with alternate no purchase method of entry details: cugivebacksweepstakes.com.



Spend Safe this Holiday

October marks not only the beginning of the holidays, but also our busiest season for fraud. Fraudsters hope that the upcoming shopping season will give way to easier targets due to holiday bank closures. People often miss seeing transactions they don't recognize because they are busy purchasing gifts, increasing the number of transactions to review. Strange charges can be easily missed, especially if you believe the other persons on your account could be making those purchases as gifts... possibly for you.

What can you do to safeguard your accounts?

Use your Credit Card.

Why?

If a fraudster would gain access to your debit card numbers, they would also have access to the savings accounts attached as overdraft protection for your checking accounts. This can be absolutely devastating.

Using a credit card eliminates the risk of a fraudster depleting your life savings.

Blackhawk Federal Credit Union offers a Visa Credit Card at a low interest rate of 14% Annual Percentage Rate. There is no annual fee and credit limits are available up to \$10,000. Members who use their BFCU Credit Card also receive rewards for using their card, making their dollars earn even more. One member recently received 4 Apple Air Tags for FREE from the rewards program. Other members have chosen to receive gift cards for dining out or shopping. You can check out our the catalogue by going to www.CUrewards.com.

Don't have our Credit Card?

You can apply for a BFCU credit card by contacting the office to request an application. Tracy, our loan processor, will be happy to assist you!

Our BFCU Mobile App is getting an Update in November. Keep your eyes open for more details in next months newsletter!

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