

# BFCU & YOU

November 2023 Newsletter

## Personalize your Online Banking Experience!

We have some exciting news to share with you all!

For the last few months, we have had a new App in development for our mobile banking. On November 29th, 2023 all of our members mobile banking will be migrated to a new application. Our members will gain access to many new features including creating your own username, uploading a profile picture, renaming your accounts, manage your credit card and manage notifications. We have maintained many of the favorite features including direct office messaging, Sign in with biometrics (face ID and fingerprint) and account linking.

When you log into your BFCU app on November 29, you will be prompted to download the new app. Once you download the new app, using your current credentials, you will need to create a new user name. This new app will be available for download on November 29th. At that time the website links will also be updated to show the new app. Please contact the office with any questions you may have.

## Introducing... Skip A Pay!

Starting in the month of December, we are offering the Skip A Pay program for the first time! For just \$20, a member in good standing can elect to have their payment skipped. This will only be granted once per year. The following guidelines must be met to be eligible for the program.

- \*must be current on all loans with the credit union.
- \*Account with the credit union must be in good standing.
- \*Must not be currently in bankruptcy
- \*Must never have caused a loss to the Credit Union
- \*must sign a form agreeing to extend the terms of the loan.

If the member has ever had a loan with the credit union that was two or more months delinquent, they will be denied.

The following loans are ineligible for the Skip A Payment Program:

- \*Loans with less than a six month payment history
- \*Certificate secured, real estate and home equity loans,
- \*Credit Card accounts
- \*Delinquent loans and accounts not in good standing.

Contact Tracy at Borrow@bfcu.net or stop into the office for an application.

## Need extra funds this Christmas Season?

Our BFCU credit card offers a low 14% APR and No Annual Fee! With credit limits up to \$10,000 and a 25-Day grace period on purchases, our members enjoy getting rewarded for their purchases.

## Just a quick reminder:

\*\* 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/>

Last month, we notified our members of the option to receive a free copy of your credit report each week. It bears repeating. 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](https://AnnualCreditReport.com) to learn more information and to request free copies of your own credit reports.

## Important Dates!

November 23	— Closed
November 24	— Closed
November 29	— Download New Mobile Banking App
December 1-21	— Collecting donations for Beaver County Humane Society**
December 22	— Closed
December 25	— Closed
December 29	— Closed
January 1	— Closed

# PSSST!

## Have you heard about BFCU's latest CD Special?

Starting NOW with New money only!

9 Months with a 5% APY, minimum of \$5,000

13 Months with a 5.25% APY, minimum of \$5,000

\* APY assumes the dividend was added to the principal and remained on deposit for the entire year.

APY denotes Annual Percentage Yield.

\*\*Rates subject to change without notice



*From all of us here at The Blackhawk  
Federal Credit Union,*

*We wish you all a Happy, Safe and Love  
filled Holiday Season.*

**Blackhawk Federal Credit Union**

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HAPPY  
THANKSGIVING