

On The Money

Call Us or Text Us: (303) 425-6627

www.BCSCU.com

October 2017

Refinance your auto loan and save 1% or more, plus make no payments for 3 months.



Do you have an auto loan with another lender? Refinance it with us, and we'll reduce your rate 1% APR (Annual Percentage Rate) or more, plus give you a payment vacation for up to 90 days.

With a lower rate, you could save a ton of interest, plus get lower monthly payments with local, friendly service from a non-profit credit union. And with

no payments for 90 days, you could use the savings for other things, like a real vacation, or a new 4K flat-screen TV. Have you seen the picture on those things?

And it's possible to save even more off your old rate, since our rates are among the lowest around. Just apply online, in-person or call our **loan application hotline (303-389-6440)** to get started, then have your old loan contract handy so we know what rate to give you.

We'll make it quick and easy, you won't even have to leave your sofa since you can apply online and sign from practically anywhere, in most cases.

With approved credit, restrictions apply. New-money auto loans only (cars and light trucks). Must provide copy of original contract, and at least one payment must have been made. BCSCU rate floor of 2.25% APR applies, limited time only. Subsidized rates, existing BCS Community Credit Union loans not eligible.

Equifax® Data Breach... What you can do now:

Visit www.BCSCU.com for more information.

1. Stay alert: If you have been part of a data breach, the breached company may send you a notice. Retain all documents and consider any suggestions they may have.

2. Initiate a fraud alert: You can set a fraud alert by visiting the individual credit bureaus websites. See more at BCSCU.com.

3. Monitor your financial accounts: Visit your online credit union, bank and financial accounts, and set up any alert features they may have. At BCS Community Credit Union, you can setup email and/or text alerts in It'sMe247 Online Banking to alert you of certain transactions that you define.

4. Sign in to your Experian, Equifax and TransUnion accounts online to monitor your credit.

5. Freeze or lock your credit file: You can freeze your credit reports with Experian, Equifax and TransUnion. A security freeze will prevent potential lenders from accessing your credit

report, so you (and identity thieves) will have little or no access to new credit.

6. Review your account often: Frequently review transactions on your credit union accounts in Online Banking, and check your account statement promptly. Sign up for It'sMe247 Online Banking and text alerts, and setup eStatements to keep your account information out of the mail.

7. Keep your contact information up to date. You can help by making sure that your contact information is complete and up to date, including your cell phone number and email address. For BCSCU, you can update this information from within It'sMe247 Online Banking.

What we are doing.

Data breaches are not uncommon, so the credit union already has safeguards in place to keep your account information safe.

Credit Union News

- Beware of hurricane damaged cars...an estimated 1.4 million cars have been ruined by recent hurricanes, so be diligent if buying a used car, especially outside of Colorado.
- Certificate of Deposit Rates have increased again, to as high as 1.64%, and now with a Bump-Up option. Visit www.BCSCU.com or call 303-425-6627 for details, or set it up yourself in It'sMe247 Online Banking. Regular Savings rates have also increased.
- The Home Equity Line of Credit is available with no setup fees (for most situations) for a credit line of up to \$150,000 (on approved credit) and your payment is just 1% of the outstanding balance. Contact our lending hotline (303) 389-6440 for information or to apply, or apply online.

Make check deposits with your smartphone, anytime, anywhere.

With the **BCSCU Mobile Branch app**, credit union members now have the ability to make check deposits with BCS SnapDeposits and their Android or iOS (Apple) device, including compatible smartphones and tablets.

Once you download and install the free app on your device (**search for BCSCU in the app store**), login to your BCS Community account using your It's Me 24/7 online banking security credentials. (First time users should setup their It's Me 24/7 security using a full, not mobile, browser. Visit www.BCSCU.com, or call the credit union to get started.)



BCS SnapDeposits is a free benefit of credit union membership.

In addition to SnapDeposits, use the Mobile Branch app to check balances, view cleared checks, and more:

- SnapDeposits Mobile Check Deposit Service
- Account Balances
- Account History
- View Cleared Check Images
- Transfer Funds between Accounts or to other BCSCU Members
- Pay your pre-set Bill Pay Payees*
- Setup Auto Transfers and Payments
- Set Check Stop Payments
- Apply for a Loan
- Setup New Accounts
- Set eNotices and eAlerts
- More



**To use Bill Pay from the Mobile Branch app, you must first setup your Bill Pay service and payees in It's Me 24/7 from a full, not mobile browser.*

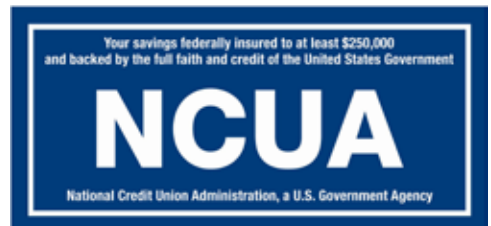


Columbus Day
Monday, October 9

Thanksgiving Weekend
Thursday, Friday Nov. 23, 24

Christmas Day
Monday, December 25

New Year's Day Day
Monday, January 1



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government by the NCUA, a U.S. Government Agency.



4203 Wadsworth Blvd
Wheat Ridge, CO 80033

Monday-Friday 9am—5pm
Drive-up M-F 8am—5pm

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CUTalk (844) 850-8166

www.BCSCU.com



Use your Visa Card for purchases, purchases with cash back, and 24-hour ATM cash.

Access your account securely anytime, anywhere with desktop or mobile Online Banking.