

OnTheMoney

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

www.BCSCU.com

October 2018

New features now available with the BCSCU Mobile Branch App.

Several new features have been added to the BCSCU Mobile Branch app during the last few weeks.

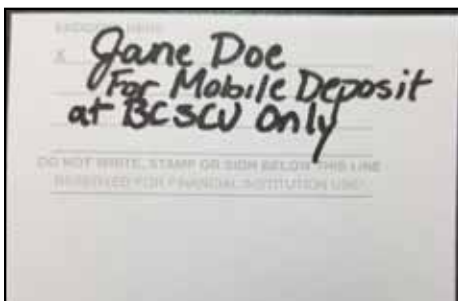
- Card Control allows you to **turn off** or **turn on** your BCSCU debit card whenever you want with your mobile device (data service required) to protect your card from unauthorized use.

- Speed up the login process by using your **fingerprint, voice, PIN** or **face** (with compatible mobile device) to get quick, secure mobile access to your account.

- SnapDeposits is the credit union's mobile deposit service, allowing you to use your compatible mobile device to deposit checks.

BCSCU Mobile Branch is available free for Apple® and Android® mobile devices; just search for BCSCU Mobile Branch in your device's app store.

Always Use Special Endorsement for Mobile Deposits



We're now part of the CO-OP ATM Network.

As part of the CO-OP ATM Surcharge Free Network, BCS Community Credit Union members can enjoy surcharge-free access to more than 30,000 ATMs nationwide, with select locations accepting cash and check deposits. As before, the credit union's drive-up ATM accepts both cash and check deposits, and now accepts CO-OP ATM cards for surcharge-free cash.

To search for nearest CO-OP Network ATM or CO-OP Shared Branch near you, visit www.BCSCU.com, About Us, Locations, and click on the CO-OP logo to search by location, address or zip code. Or, search "CO-OP ATM near me" on your mobile device.



15-Month Special CD

\$500 minimum

2.36%

Annual Percentage Yield

60-Month Jumbo CD

with Bump-Up option

2.84%

Annual Percentage Yield

Credit Union News

- **Use the Chip...**When using your BCSCU Visa Debit Card at check-out, always use the card's chip feature—when available—to guard against various card fraud schemes. Please note that credit union has tightened up its security regarding card use, so your transaction may be declined if the chip feature isn't used at a chip-enable check-out terminal or ATM.
- **Special Endorsement Required...**Federal regulation requires that the checks you deposit using SnapDeposits, our mobile deposit service, must include the restrictive endorsement "**For Mobile Deposit Only at BCSCU**" along with the signature of all payees on the back of the check.
- **Get your High-Rate CD...**Certificate of Deposit rates have jumped again to as high as 2.83% APY, with a Bump-Up option for a 60-month Jumbo, and 2.36% for a 15-month special CD with just a \$500 minimum. Visit www.BCSCU.com or call 303-425-6627 for details, or set it up yourself in It'sMe247 Online Banking.
- **Access CO-OP Network ATMs...**We've added CO-OP ATM Network surcharge-free access to your VISA Debit Card and BCSCU ATM card. Now, access thousands of surcharge-free and deposit taking ATMs nationwide. For additional deposit convenience, try our BCSCU Mobile Branch app with SnapDeposits mobile deposit service with your smartphone.
- **Get a No-Fee HELOC...**The Home Equity Line of Credit is available for your Fall & Winter Projects. There are no fees in most cases to setup your credit line of up to \$250,000, on approved credit, and your payment is just 1% of the outstanding balance. Contact our Lending Line at (303) 389-6440 for more information or to apply by phone, or apply in-person or online.



Santa is coming to the credit union on December 1, Noon to 1 pm.

Check www.bcscu.com for details.



Columbus Day
Monday, October 8

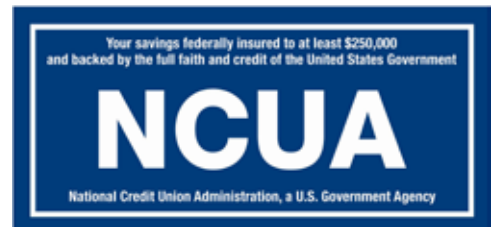
Veteran's Day
Monday, November 12

Thanksgiving Day
Thursday, November 22

Black Friday
Friday, November 23

Christmas Eve 1 pm
Monday, December 24

New Year's Day
Tuesday, 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

Phone/Text Us (303) 425-6627
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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.