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Baker's Federal Credit Union

We are looking for
good customers,
just like you!



Be sure to remind your family members that they qualify for all of our great products as well!
Have them go online or come in today. It's quick & easy!

EMV Chip-Cards

EMV stands for Europay, MasterCard and Visa.

Also known as the smart chip, EMV technology offers heightened credit card security. This global standard for credit and debit cards equipped with computer chips and the technology is used to authenticate chip-card transactions.



* EMV cards are more secure than traditional cards with magnetic strips alone, as the computer chip creates a unique transaction code for each transaction that cannot be reused.

- * Transactions using EMV cards are more easily accepted overseas.
- * Chip data transmissions take a bit longer than swiping a card. Transaction time will eventually reduce as technology continues to improve.
- * Issuing EMV debit cards has been at a slower pace as financial institutions have to prep software to accept these cards.
- * EMV Migration is in progress. Not all merchants are equipped with EMV technology yet, but according to **CreditCards.com** "The EMV Migration Forum estimates 50 percent of terminals will be enabled by the end of 2016, and 90 percent by the end of 2017."
- * While EMV technology offers enhanced security, it will not completely prevent data breaches from happening. However, **the enhanced security makes it more difficult for thieves to profit.**

Credit Union Staff: Sharon L, President
Jenifer N, Vice President
Leslie R, Member Services



Home Equity Loans

Give You Room for
Improvement



Need to consolidate debts?
Let us help you!

Home Equity Loans are as low as 2.99%.

We have Low rates, fast approval time & three easy ways to apply! ***Online *In-person *Over the phone.**

*Annual percentage Rate (APR). Subject to credit approval.

Estimated monthly payments per \$1,000.00 borrowed is \$22.14 for 48 months and \$17.97 for 60 months. Equal Housing lender*



Need Some Holiday Dough?

Believe it or not, it's that time of year again - time to start thinking about your **holiday shopping list.**

Time to take that list check it twice, and set up a budget that agrees with what you wish to spend. The thought of expenses - holiday feasts, decorations, travel, gifts, and postage - **may have you wishing for a little extra dough.**

With a **low-interest holiday loan from the Credit Union**, you can pay cash and avoid being easily lured into overspending by using your credit cards. With department store credit cards charging as much as 22% interest, you'll save money, too. You'll know exactly how much your payment will be each month and keep from escalating your debt by only paying the minimum balance due on your credit card.

Don't let your holiday expenses take a bite out of your budget. **Let us help you with some holiday dough** -- that is what we are here for!



Attention

Debit Card and Visa Credit Card users**

Please call today, or go online to update all of your information.

Fraud alerts will be sent to you instantaneously thru cell phone texts, and/or emails on any suspicious transactions. To ensure you don't have interruption in availability to access your money, contact us today with any updates.

Not sure what to get that special someone?

*Visa Gift Certificates now available!!

The Perfect Gift for anyone!

- * - Can be used at ATM's
- * - Accepted anywhere Visa is
- * - Safe for International Use

Get one at your Credit Union today!



How much interest



are you paying

for your Car each year??

We have LOW rates!

- Refinance your Car loan with us today, and start paying a lower amount tomorrow!

Fast and convenient! We are here to offer you the best auto deal on new or used autos.

**Starting as low as 1.90% APR*
Up to 60 Months**

Annual Percentage Rate(APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$21.66 for 48 months and \$17.49 for 60 months

*** Call, go online or stop by to apply today!!***



Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans!

Baker's Federal Credit Union is pleased to bring our members major savings through the **Sprint Credit Union Member Discount Plan.**

What are you waiting for?
Start saving today!

Do more!! Get your
BFCU **VISA** Card
today!

- ◆ Low FIXED rate,
- ◆ No transfer Fees
- ◆ Free Cash advances
- ◆ No Annual Fee
- ◆ Accepted anywhere Visa is

Call today to get yours!



New Face

of the \$20 Bill in 2020



The front of the new \$20 will feature the portrait of Harriet Tubman, whose life was dedicated to fighting for liberty. The Treasury Department will reveal the final design for the new \$20 bill in 2020. The picture of Andrew Jackson, currently on the front of the \$20 bill will be transferred to the back of the bill.

Photo Credit: Ohio History Connection (OHC), dated circa 1887 by H.G. Smith, Studio Building, Boston

Credit Union Closings

- | | |
|--------------------------|-----------------------------|
| October 10, 2016 | Columbus Day |
| November 11, 2016 | Veterans' Day |
| November 24, 2016 | |
| November 25, 2016 | Thanksgiving Holiday |
| December 26, 2016 | Christmas Holiday |
| January 2, 2017 | New Year's Holiday |