



# Money Matters

Bison Federal Credit Union  
Winter 2024

## NEED A DEBT RESET?

Are you carrying the weight of excess debt on your shoulders? Reset that debt now with a debt consolidation loan! You can bundle multiple existing debts into one new loan with one payment due once a month. Plus, you'll enjoy:

Rates as low as  
**11.49% APR\*\***

Reset your debt now by calling 405-275-5014 or visiting [www.bisonfcu.com](http://www.bisonfcu.com) to apply for your debt consolidation loan today!

\*Annual percentage rate. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.



## *There's a better way to save for the holidays!*

Did you rack up unnecessary debt through this last holiday season? We have a better way!

Start saving now with a holiday club account. By opening this special savings account, you can save a little at a time, all year long through payroll deduction. So when the 2024 holiday season arrives, you'll be ready to knock out your shopping quickly and easily!

For more information or to open your account today, call **405-275-5014** or visit [www.bisonfcu.com](http://www.bisonfcu.com).





# You're invited! 2024 Annual Meeting

You are invited to attend our 2024 annual meeting. We will inform you about the progress the credit union made last year and layout the goals and plans we have for the future.

**73rd Annual Meeting of Members**  
**Tuesday, March 26, 2024**  
**Dinner at 6:30 pm | Business meeting at 7:00 pm**  
**Shawnee Expo Center**  
**Shawnee, OK**

Mark your calendar now and plan to join the meeting!

## Have a Fraud-Free New Year!

Fraudsters continue to find new ways to lure consumers into handing over their personal data and/or financial information with each new year. The best way to prevent falling victim is to remain abreast of the latest scams. Review these 6 common scam types and prevention techniques to keep your data safe and enjoy a fraud-free new year!

- Email Scams** – Scammers can make emails look like they are from a legitimate business, government agency, or reputable organization (even the credit union). NEVER click on links or open attachments in unsolicited emails.
- Phone Scams** – Scammers use AI to recreate voices of your loved ones and call you to indicate that loved one is in trouble and needs money. Never trust a call of this sort. Experts recommend families adopt a “code word” system to use in such situations. Always verify the loved one is okay by calling them directly and verifying their whereabouts. If there is an issue, report it to law enforcement. Report any suspicious calls to the FTC.
- Money Transfer Scams** – If you haven't met a person face-to-face, don't send them money. This is especially true if the person asks you to transfer funds using a pre-paid debit card or CashApp. Money sent to strangers in this way is untraceable, and once it is sent, there's no getting it back.
- Online Payment & Purchase Scams** – Don't shop retailers' sites you aren't familiar with. Research the retailer you're shopping and ensure the site is secure before entering payment information.
- Personal Data Scams** – Never share your financial information, birthdate, address, Social Security number, or Medicare number with an unsolicited caller or emailer.
- Social Media Scams** – Use privacy settings on social media and only connect with people you know. Be careful about including personal information in your profile, and never reveal your address and other sensitive information.

## Put your family first!

Put your family first by inviting them to join the credit union and take advantage of the many financial benefits we have to offer.

From our lifetime membership, competitive savings and loan rates, and low service fees to our convenient digital solutions and variety of consumer loans, membership in Bison FCU has something to offer every family.

Put your family first! Invite those related to you by blood, marriage, or adoption to visit the credit union and apply for membership today.



*Congratulations to the*  
**2023 Christmas Coloring Contest Winners!**

**Ages 1 – 3 years:**  
None

**Ages 4 – 6 years:**  
N. Riggan

**Ages 7 – 9 years:**  
P. Crain

**Ages 10 – 12 years:**  
E. Quinalty

**Ages 13 – 15 years:**  
B. Blevins



## Holiday Closings

**New Year's Day**  
Monday, January 1, 2024

**Martin Luther King, Jr. Day**  
Monday, January 15, 2024

**President's Day**  
Monday, February 19, 2024



## Hours

**Lobby**  
Monday – Friday  
9:00 am – 5:00 pm

**Drive Through**  
Monday – Friday  
8:00 am – 6:00 pm

Saturday  
9:00 am – 12:00 pm

## Contact Us

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**Website**  
[www.bisonfcu.org](http://www.bisonfcu.org)

Money Matters is published  
for the members of  
Bison Federal Credit Union.

## Salute to Service

Congratulations to the following BFCU employees who have recently celebrated service anniversaries!

★ **Heather**  
16 years

★ **Courtney**  
8 years

★ **Lacey**  
7 years



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