



Money Matters

Bison Federal Credit Union
Fall 2020

Best holiday wishes!

As this long, strange, and particularly challenging year slowly winds to a close, we want to thank you for sticking with the credit union and allowing us to continue to serve you. Although we couldn't see you as much as we would have liked, we hope you've found our digital solutions, affordable products, and convenient services to be accommodating to your needs. Please know we remain ready to discuss your specific financial needs and offer solutions to help.

From our family to yours - may your holidays shine with moments of love, laughter, and goodwill, and may the year ahead be full of contentment and joy.

Happy Holidays & Best Wishes for the New Year!

The Board, Management & Staff of Bison FCU

Open your stocking and unlock savings!

Congratulations! Your Christmas Club savings is about to pay off. You've saved all year long and now you can enjoy the fact that your stocking is full of cash. Open it up, unlock your savings and let the holiday shopping fun begin!

Your funds will be released to your savings account effective November 2, 2020.

Don't have a Christmas Club account yet? You can open one today and get a jump on saving for the next holiday shopping season. Just contribute a little each month, all year long, and then reap the rewards when the next season is upon us.

Visit the branch to open your Christmas Club Account today!



Drive home for the holidays in a new ride!

With massive new and preowned auto inventories available, and incredibly low loan rates, why not take the plunge and get a new ride you can drive home this holiday season?

You can even get pre-approved for your auto loan* at the credit union so you know your budget before you start shopping!

We offer:

- Rates as low as 1.99% APR** for 60 months on new vehicles
- Rates as low as 2.99% APR** for 48 months on used vehicles
- Quick and easy loan pre-approvals & processing
- Competitive GAP insurance and extended protection programs
- Amazing loan refinancing deals

Drive home this holiday season in a new (or new to you) ride. Apply today!

*All loans subject to credit approval. Terms and conditions may apply. | **Annual percentage rate.

SLEIGH the shopping season this year with a holiday loan!

For a limited time, you can borrow up to \$1200 at rates as low as 9.90% APR* to fill those stockings and the space beneath your tree with loads of boxes, bags, and holiday tags.

Apply today to start your holiday shopping SLEIGH!

www.bisonfcu.org

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.



Wrapped & ready!

Your gift from the credit union is wrapped, ready and waiting for you to open and enjoy. The December skip-a-pay program is back! Just complete the skip-a-pay form below and bring into the branch to get started.



SKIP-A-PAY AUTHORIZATION

Simply complete this loan deferral certificate, choose a method for paying the small fee, sign and return it to BFCU (2 West MacArthur, Shawnee, OK 74804) by November 20, 2020.

This offer is valid toward your December payment(s) only and does not include single pay, mortgage, or VISA loan payments. With approved credit only, some restrictions apply.

I authorize Bison Federal Credit Union to set the due date ahead (1) month on the loan(s) skipped. In addition to the information stated above, I understand and agree to the following:

1. My next loan payment(s) will be due the following and each successive month until the loan is paid in full.
2. The number of payments is not increased, but the maturity of the loan will be extended one-month and the total interest charges will be somewhat greater than as stated when the loan was granted.
3. My loan must be current for the Credit Union to approve this authorization. Skip-a-month will not normally be approved for use more than one time in any 12-month period.
4. If the payment is made via ACH, I authorize the same month to skip the ACH withdrawal.

Happy Holidays from Bison FCU!

Member Name:
Member Number:
Loan ID for loan(s) you would like to skip:
1. _____
2. _____
3. _____
4. _____
There is a low processing fee of \$20 per loan. I wish to pay for this fee with (please check one):
<input type="checkbox"/> Check or Money Order payable to Bison Federal Credit Union enclosed \$ _____
<input type="checkbox"/> Transfer \$ _____ from my Bison FCU Checking account
<input type="checkbox"/> Transfer \$ _____ from my Bison FCU Savings account
Signature of Applicant: _____ Date: _____ Phone: _____



International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. ICU Day® has been celebrated on the third Thursday of October since 1948.

Each year we come together to celebrate ICU Day® to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

Please join us on October 15, 2020 as we celebrate the 72nd anniversary of ICU Day® with punch and cookies in the lobby!

Salute to Service

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

 **Lanna Patton**
29 years

 **Mickey Columbus**
1 year

Holiday Closings

Columbus Day
Monday, October 12, 2020

Veterans' Day
Wednesday, November 11, 2020

Thanksgiving
Thursday, November 26, 2020

Christmas Day
Friday, December 25, 2020

New Year's Day
Friday, January 1, 2021



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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www.bisonfcu.org

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