



# Money Matters

Bison Federal Credit Union  
Fall 2021



## Happy Holidays!

As yet another year winds down and we look ahead to 2022, we wanted to take a moment to express our sincere gratitude for your loyalty to the credit union.

The last couple of years have certainly been challenging and caused us all to make unforeseen changes, decisions, and financial moves. We hope you've found support from the credit union throughout this time as it is our goal to provide you with the products and services you need to weather any storm and ultimately, afford life.

We thank you for the milestones you've allowed us to be a part of – your new car, refinanced home loan, savings goals and more. We hope to enjoy many more successful milestones alongside you in the coming year.

On behalf of the Board, Management and Staff of Bison FCU, we wish you a peaceful holiday season and prosperous new year!

## MAKE A DASH FOR HOLIDAY CASH!

As soon as the pumpkins are put away, the holiday shopping season will be upon us! We have the cash you need to dash to the stores and complete your gift list in one easy swoop!

**Borrow up to \$1200 for 12 months at rates as low as 9.90% APR\***  
**Limited time only!**

**Make a dash for your holiday cash today. Apply today!**

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



## Oh, what fun it is!

Oh what fun it is to save all year and then reap the rewards! **If you have a holiday club account, funds will be disbursed on November 1, 2021.**

Don't have a holiday club account yet? Make sure to open one today and get a jump on saving for the next holiday season. Simply contribute a little each month, all year long, and then access the accumulated savings just in time for the next shopping season.

**Call 405-275-5014 with questions or to open your Holiday Club Account today!**



# Happy Holi-YAY - It's time to skip-a-pay!

The best part of the holiday season is here. You can opt to skip a loan payment during November and December and use those funds to cover all the holiday expenses to come! Complete and return the skip-a-pay authorization form below to skip your loan payment(s) today!



## 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 19, 2021.

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.

\*Not all loans are eligible for the skip a pay program. Finance charges will continue to apply. A fee of \$20 will be assessed for each loan you skip. Other terms and conditions may apply; see credit union for full details.

Member Name:		
Member Number:		
Loan ID for loan(s) you would like to skip:		
1.	_____	
2.	_____	
3.	_____	
4.	_____	
There is a <b>low processing fee of \$20</b> 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:



## Holiday Closings

Columbus Day  
Monday, October 11, 2021

Veterans' Day  
Thursday, November 11, 2021

Thanksgiving  
Thursday, November 25, 2021

Christmas  
Saturday, December 25, 2021

New Year's Day  
Saturday, January 1, 2022



## 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

**Office**  
2 W. MacArthur  
Shawnee, OK 74804  
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Fax: 405-275-6003  
Toll-Free: 877-275-5014

**Website**  
www.bisonfcu.org

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

INTERNATIONAL CREDIT UNION DAY®



Each year we come together to celebrate International Credit Union Day (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 ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way we contribute to a brighter future by working to improve your financial well-being. It is at the heart of the mission and structure of Bison FCU. The essence of this commitment is reflected in our bylaws and it's something credit unions have been doing for more than 100 years.

**On October 21, 2021, we hope you'll stop by the credit union to help us celebrate ICU Day with cookies and punch.** This is one way we want to thank you for being a member and enabling us to help better your financial journey!

## Salute to Service

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

 **Lanna Patton**  
30 years



Federally Insured by NCUA.