



Money Matters

Bison Federal Credit Union
April 2021

DRIVE INTO GREAT RATES!

Rates as low as:

1.99% APR* NEW AUTOS

2.99% APR* USED AUTOS



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



What are the most *popular* uses of a *home equity loan*?

There are not many limits on how you can use your home equity, but there are a few good ways to make the most of your loan*. Take a look at these top 5!

- 1. Home improvements** – Borrow against your home to remodel and grow your home's value
- 2. College costs** – Use the funds to take care of big expenses such as college tuition.
- 3. Debt consolidation** – Consolidate all of your debts in a home equity loan and start paying one single payment, once a month.
- 4. Emergency expenses** – Use the equity to take care of those unexpected emergency expenses such as car repairs, medical costs or more.
- 5. Wedding expenses** – Borrow the equity to fund a large milestone event such as a wedding or big-ticket vacation.

At Bison FCU, you can borrow up to 100% of your home's value, minus your mortgage balance at rates as low as **3.99% APR****.

If you're interested in learning more about how you can put your home's equity to work for you, call us at **405-275-5014** today.

*Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. All credit union loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. | **Annual Percentage Rate.



Sunny days are here again, it's time to head outside!

The weather is warming, and sunnier days are back. It's time to head outside! Whether you prefer boating on the lake, touring the countryside, or cruising the scenic highways on a motorcycle, you can experience more outside adventures with a boat, motorcycle or RV loan*.

We offer:

- Competitive rates
- Convenient terms
- New or used models
- Refinancing on loans from other lenders
- And much more!

Apply for your loan today at the credit union and then head outside to enjoy the sunshine!

*All loans subject to credit approval. See credit union for full details.



Holiday Closings

Memorial Day

Monday, May 31, 2021

Independence Day

Monday, July 5, 2021 (Observed)

Pocket-sized payment power



We've got the powerful pocket-sized payment card you need for your wallet. If you're looking for a credit card that packs a punch, apply for our VISA® credit card* today!

- Rates as low as **8.9% APR***
- No annual fee
- No balance transfer fees
- No cash advance fees
- Alerts powered by VISA®
- Online account management and payments
- 24-hour cardholder assistance by phone

Get the pocket-sized payment power you need for your wallet today.

*Annual percentage rate. All loans subject to credit approval.



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

Phone: 405-275-5014

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.

IT'S NOT TOO LATE!

Contribute to your 2020 IRA today and watch your savings bloom.

You still have a little time to contribute to your Traditional or Roth IRA for 2020. You have until Tax Day, **Thursday, April 15, 2021**. Don't miss out on a possible deduction this year. Consult your tax advisor for details!

Don't have an IRA yet? Start saving for your future now. Visit us at www.bisonfcu.org to understand your full Individual Retirement Account options.



Salute to Service!

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



Andella Handy
2 years



Karen Smithson
11 years



Shanna Thomas
5 years



Tony Thompson
23 years



Federally Insured by NCUA.