

FALL
2023

BCUBUZZ



BUZZBITS

Like a Credit Crystal Ball

When you check your **FREE** credit score and report through online banking, you can also use the Score Simulator tool to see how actions like paying off all your credit card balances or missing a monthly loan payment can affect your score!

THE BERRY PATCH

*A message from Lori Berry,
BCU President/CEO*

CONCERN FOR COMMUNITY

Credit unions throughout the world are guided by seven cooperative principles, and one of them is Concern for the Community. We at BCU take great pride in supporting the communities we serve, and over the past few years, we've been happy to do more than ever before.

For example, this past summer, BCU was the sponsor and Marathon County drop-off location for WAOW-TV9's food drive. After we had the pleasure of hearing Elizabeth from the Neighbors' Place speak at a recent Credit Union Chapter Meeting about the need in our community, we knew we wanted to help! I was thrilled (but not at all surprised) with the outpouring of donations from our staff, members and community for local families in need, and we can't wait to be part of this drive again next year.

SUPPORT ANNUAL WALK FOR SUICIDE & MENTAL HEALTH AWARENESS

At the time I'm writing this message to you, we are also getting ready to support the annual Walk for Suicide & Mental Health Awareness. This cause and event are near and dear to our BCU family, and we have been

proud sponsors and participants for several years. As with our support of Children's Miracle Network, the money raised for this event stays local, and it feels good to know that we are supporting our neighbors in need.

From donating to school groups, to hosting a hygiene drive, to providing scholarships to graduating seniors, with guidance from our Donation & Sponsorship Committee, BCU is excited to make a difference in our community year-round. And it's not just with dollars. Every in-branch initiative is enthusiastically supported by our BCU team. What a caring, creative group they are!



THANK YOU FOR YOUR SUPPORT

And, of course, we couldn't do any of this without your support. THANK YOU. Your member-elected board is so proud of what this credit union does for our community, and we hope each of you are, too. I know I am!

Lori Berry,
President/CEO

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brokaw
CREDIT UNION



Happy 75th International Credit Union Day!

INTERNATIONAL CREDIT UNION DAY

International Credit Union Day celebrates what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

And this year, we mark this day's historic 75th anniversary!

Brokaw Credit Union is proud to join in the celebration, and we invite you to visit us on Thursday, Oct. 19 from 8:30 a.m. – 4:30 p.m. for refreshments and to celebrate with your fellow member-owners. Plus, as an encore to last year's giveaway, stop by anytime that week to register to win one of four \$50 gift cards to area businesses including Clean Slate Coffee House, Wiggly Field, Papillons and Chicos!



AP NEWS STATES: PEOPLE ARE LOSING MORE MONEY TO SCAMMERS THAN EVER BEFORE

Our last newsletter featured an article about ways BCU can help you protect yourself from fraud. From regularly checking your credit report (for free!) to managing card activity with help from CardValet to learning how to safely use Zelle, BCU is proud to offer members many helpful tools.

Today, we'd like to share some highlights from an article recently published by The Associated Press. For the complete article, we encourage you to visit www.apnews.com.

According to the Federal Trade Commission, consumers reported losing a total of \$8.8 billion to fraud in 2022 — a 30% increase from 2021. Younger adults reported losing money more often than older adults, but when older adults did lose money, they lost more.

SOME RECOMMENDATIONS TO KEEP YOURSELF SAFE INCLUDE:

- If you receive any kind of message that causes you to feel a heightened sense of emotion or an urge to act quickly, take a few seconds and evaluate the situation. Scammers often count on the fact that we don't think clearly when we're in a heightened emotional state.
- If you receive an email or text that indicates your account has been locked or package has been delayed, do not click on a link. Instead, go to the site in question and call the listed number directly to see if there is an issue.
- Beware of anyone asking to pay you with gift cards. This is a common scam.
- Steer clear of online quizzes that ask personal questions. Scammers can use that information to respond to security questions from your accounts or hack your social media accounts.

As a reminder, BCU will never ask you to verify personal or financial information via text or email.

INVESTING AND FINANCIAL PLANNING SERVICES FOR EVERY AGE AND STAGE

We know the terms “investments” and “financial planning” can seem daunting to some. Or, perhaps even out of reach. We understand. That’s why we’ve partnered with locally based FMS Financial Services, Inc. for the past seven years. As a small credit union, it’s important to us to not only offer our members a full line of safe investment products, but also financial planning services from trusted advisors who deliver the same high level of service to our credit union members as we do.

Here are just some of the areas our FMS Advisors have helped members with recently:

- Retirement planning
- Post-retirement income planning
- College funding
- Reviewing current savings and investment plans
- Starting new investments

We invite you to reach out to FMS advisor Ryan Powers at 630-414-8300 to set up an appointment. Ryan or his associate will be happy to meet with you in our office during or after regular branch hours or in your home if that’s more convenient.

QUICK & EASY AUTO LOANS

Starting Rate of ↙
4.99%
APR

*Rate quoted is for 24 months with qualified credit, model and mileage; payment of \$43.87 per \$1,000 borrowed. Limited time offer. Rate subject to change at any time.



2006 Schofield Ave • PO Box 199
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DON'T MISS OUR FALL SHRED EVENT

HOLIDAY HOURS

Brokaw Credit Union will be closed during these following upcoming holidays:

Columbus Day

October 9 (*closed for staff training*)

Thanksgiving Day

November 23

Christmas Eve/Day

December 23-25

New Year's Eve/Day

December 31 - January 1

AVOID IDENTITY THEFT

Safely dispose of personal/ confidential papers at our fall shred event. **Drop off up to two medium-size bags or boxes per week, and we'll securely shred the contents – for FREE!** Just another way BCU is committed to protecting you and your information!

When: October 10 – 31

Time: Lobby Business Hours

Where: BCU, 2006 Schofield Ave, Weston