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2023

# BCU BUZZ

## ATTENTION HIGH SCHOOL SENIORS:

### APPLY FOR BCU'S \$500 SCHOLARSHIP!

It's scholarship season, and BCU is pleased to soon be awarding a **\$500 scholarship** to a deserving high school senior. To be eligible, applicants must be a Brokaw CU member for six months or longer. The recipient will be chosen based on financial need, current GPA, career plans, and a short essay. Applications, rules and requirements are available at our office and [www.brokawcu.com](http://www.brokawcu.com).

COMPLETED APPLICATIONS MUST BE SUBMITTED BY THURSDAY, MARCH 9, 2023.



**Download BCU's NEW MOBILE APP**  
by searching Brokaw CU in the App Store or Google Play



### THE BERRY PATCH

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

**HELLO!** I hope your 2023 is off to a great start. Last year at this time, I was just getting my bearings as BCU's president while preparing for a complete upgrade of our core system. Plus, we were about to kick off the celebration of our 70th year of serving members!

### CLIMATE OF CHANGE

While I don't expect things to feel as momentous this year, I think we can all agree that from a financial perspective we are still in a climate of change. The historically low loan rates we were seeing over the past couple years have been creeping back up, and with that, deposit rates are back on the rise as well. Unfortunately, we are also continuing to see a rise on many consumer items (how 'bout those egg prices) and many of us find managing our home and family budgets more challenging than ever.

If you're feeling some of that challenge, remember that your friends at BCU are here to help. Whether it's helping you find a payment amount that works within your budget as you purchase a vehicle that gets better gas mileage or connecting you to an FMS representative who can help you earn more interest on your

deposits, we are committed to helping you find solutions to meet your individual needs.

### NEW ONLINE CALCULATORS

And sometimes we find that members prefer to do some research on their own before they talk to us - and we totally understand that! That's why we've just introduced ten new online calculators on our website to help you decide if you should pay debt or invest, see if you have sufficient emergency funds, decide how much home (or mortgage) you can afford before you start casually looking, and more.

### WE ARE HERE FOR YOU

Whatever your financial need, we are here for you. One of the many benefits of working with a small credit union like BCU is when we say we care, you'll see through every interaction that we really do. We show you in the way we listen, in the way we help you problem solve, and in the way we will go the extra mile for you and your family.

So, don't be a stranger. Make the most out of your membership by giving us an opportunity to help you with your challenges and take your finances to the next level so you can enjoy added conveniences and extra earnings. We are here for you. Always!

Lori Berry,  
President/CEO

[brokawcu.com](http://brokawcu.com)  
**715.359.7012**







## AVOID DELAYED TAX RETURNS

### Ensure Your Account Information is Correct

If you choose to have your tax return directly deposited into your credit union account, please make sure to provide your correctly formatted account number to your tax preparer or indicate it on your tax forms. If you indicate the wrong account number, your tax return may be returned to the IRS.

**To deposit your refund into your savings account:** Use your member number (as it is; no extra zeros)

**To deposit your refund into your checking account:** Use the 10-digit number that is after the "I:" symbol at the bottom of your checks. (For those that don't have checks, contact BCU as the full checking number includes an extra digit at the end, and must be expanded with preceding zeros to be a 10-digit number.)

**Brokaw Credit Union's Routing Number is 275977159**

## YOU'RE INVITED TO Brokaw Credit Union's 71st Annual Meeting

Brokaw Credit Union's Annual Meeting will be held virtually again this year, and we invite you to join us by phone or through your computer (via Zoom). We look forward to sharing time with you!

**Date: Monday, April 10**

**Time: 5:30 p.m. (meeting will last 30-45 minutes)**

**How to Register:** Contact Heidi, BCU's receptionist at **715-359-7012** or **hsm@brokawcu.com** by March 31

### What to Expect and How to Participate

The week prior to the annual meeting, you will receive a confirmation email containing a Zoom link (if you prefer to attend using your computer) and phone number (if you prefer to call using your cell phone or land line). You will also receive copies of various meeting documents, including the 2022 annual meeting minutes, board election information and candidate profiles and annual statement.

During the call, your line will be muted. However, all lines will be unmuted when feedback from the floor is requested, or a voice vote is required.

Even though we won't be in the same room, **we look forward to sharing details of BCU's progress with you and celebrating our 71-year history. (And, door prizes will be drawn!)**

## PROTECT YOURSELF FROM FRAUD with help from BCU

Unfortunately, criminals are getting more sophisticated with the ways they try to scam people out of their hard-earned money. There are many websites, such as **www.usa.gov/common-scams-frauds** dedicated to outlining different types of fraud and teaching you how to protect yourself, but here are some of the free services available to all BCU members that will help keep you safe:



**Get a Free Credit Report:** All BCU members have access to their credit report – for **FREE** – through online banking. By reviewing your credit report regularly (we recommend quarterly), you can ensure that there is no suspicious activity, and in the unfortunate case there is, report it immediately.

**Manage Card Activity with CardValet:** When you use the CardValet app and connect your BCU debit and credit cards, you can get real-time alerts anytime your card(s) are used. Plus, transaction controls allow your cards to work only in specific locations or geographic areas.

**Transfer Money Safely with Zelle:** Zelle is a fast way to send and receive money from friends, family and others you know and trust, but it's important that you use Zelle safely. Once you authorize a payment, if the recipient is already enrolled in Zelle, it can't be undone. We recently added a super-helpful online tutorial about how to use Zelle and how to play it safe with Zelle on the bottom of our Online Banking and Bill Pay web page. If you are thinking about using Zelle, we strongly recommend watching this video to make sure that you're using this convenient service safely.

# GET READY FOR OFF-ROAD ADVENTURES!

**REC VEHICLE**  
Rates as Low as

# 4.29% APR

*No Payments for 90 Days!*

\*Rate quoted is for 24 months with qualified credit, model and mileage; payment of \$43.35 per \$1,000 borrowed. Limited time offer. Rate subject to change at any time. Interest begins accruing upon loan disbursement.



Photo from Taste of Home

## Bacon Crescent Rolls

**Need an easy way to jazz up Easter brunch or a weeknight meal? Here you go!**

### Ingredients:

1 tube (8 oz) refrigerated crescent rolls  
6 bacon strips – cooked and crumbled  
1 tsp onion powder

### Directions:

Separate crescent dough into 8 triangles. Set aside 1 Tbsp of bacon. Sprinkle onion powder and remaining bacon over triangles; roll up and place point side down on an ungreased baking sheet. Sprinkle with reserved bacon. Bake at 375 degrees until golden brown – about 10-15 minutes. Serve warm.