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BCUBUZZ

DON'T MISS OUR FALL SHRED EVENT

HOLIDAY HOURS

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

**Columbus Day/
Indigenous Peoples' Day**

October 13 *(closed
for staff training)*

Thanksgiving Day

November 27

Christmas Eve/Day

December 24-25

New Year's Day

January 1

FALL SHRED EVENT

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 14 – 24

Time: Lobby Business Hours

Where: BCU, 2006 Schofield Ave, Weston



THE BERRY PATCH

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

HELLO AND HAPPY FALL!

Every October, credit unions around the globe celebrate International Credit Union Day. We at Brokaw Credit Union are proud to be one of the 4,411 credit unions in the United States – and even prouder to be a strong, thriving, small credit union given the trend of industry consolidation and mergers over the past several decades.

Our smaller size means we can better connect with you personally and on a local level – but we are still committed to offering you the technology and conveniences you have come to enjoy – and expect – from your financial partner, such as an efficient online application process, mobile banking, Zelle and CardValet. Today I'm happy to share three ways we're about to debut even more security and greater convenience to some existing services.

CONTACTLESS DEBIT CARD

By the end of the year, we will begin providing you with contactless debit card technology upon renewal of your card or if you need to replace a card that is lost or stolen, compromised due to fraud, worn or broken or in need of replacement due to name change. Sometimes

called "tap to pay," contactless debit cards offer enhanced security and faster transactions.

INSTANT ISSUE DEBIT CARD

In early 2026, members opening checking accounts will receive a debit card at the time of account opening rather than having to wait for one in the mail – and that card will include the contactless technology just mentioned. (Renewal cards will still be produced by our card processor and mailed to you one month prior to current card's expiration.)

GREATER SECURITY FOR ONLINE AND MOBILE BANKING

We will soon be enabling a new security feature for our online and mobile banking to protect you from fraudulent access, scammers and cyber threats. As part of the rollout, you will be asked to select new challenge questions and enter phone numbers that will be able to receive one-time passcodes (OTP). Then, each time you log into online or mobile banking, you will receive a 6-digit code to complete the secure login process.

Providing friendly, personal service, low rates, security and convenience to you and your family every day is what we love to do, and we are grateful for the trust you place in us.

Lori Berry,
President/CEO

BUZZBITS

People Helping People

Between January – August 2025, BCU approved 38 donation and sponsorship requests to area organizations, teams or groups. That's a total of \$8,500 in funds provided, and we're not done yet! If you would like our committee to consider your event or initiative for BCU's charitable giving, fill out our form at www.brokawcu.com.

brokawcu.com
715.359.7012





Happy International Credit Union Day!



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. This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World".

Brokaw Credit Union is proud to join in the celebration, and we invite you to visit us on Thursday, October 16 from 8:30 a.m. – 4:30 p.m. for refreshments and to celebrate with your fellow member-owners. Plus, we will once again be giving away four \$50 gift cards to area businesses.



Protect Yourself from Fraud

In 2024, 2.6 million consumers reported losses totaling \$12.5 billion to fraud, an increase of 25% from the previous year, according to the Federal Trade Commission (FTC). An increasing number of these scams were in the category of "imposter scams," where fraudsters pose as government officials or trusted businesses (like banks or credit unions).

HERE ARE SOME RECOMMENDATIONS TO KEEP YOURSELF SAFE:

Pause: 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.

Contact the Organization Directly: If you are unsure of the situation, hang up the phone, delete the email or text, and contact the organization using the customer service number on their official website or on the back of your card.

Look for Red Flags: Scammers often use misspellings and fake links or email addresses. Do not click on links in suspicious emails or reply with your information.

BCU will NEVER ask you to verify personal or financial information via text, email or unsolicited phone call.

BRANCH REMODEL UPDATE

WHAT A YEAR! Last fall, I shared that your BCU Board of Directors and management team was carefully considering the need for a branch remodel, and in spring, I shared that we had decided to move forward with this decision. We have reached a point where our building cannot accommodate our hardworking and growing staff, and the structure does not allow departments to collaborate efficiently or serve members as effectively as possible. We also have known issues with the safety of our main entrance as well as the location of our handicap accessibility. In addition, the building has a number of leaks and structural issues due to age, and we are aware the look of the building is quite dated which conflicts with

our position in the community as a strong credit union poised for a prosperous future.

After several productive meetings with our design firm, The Redmond Company (experts in serving financial services clients), we are excited to move forward with a design that meets our objectives and stays within our budget. **Weather permitting, construction will begin on BCU's branch remodel in spring 2026.** We plan to be open through the entirety of the remodel; however, if we need to make any adjustments, we will of course let you know with much advance notice.


We are excited, proud and grateful to be embarking on this project, and we thank you for your support!

Website Refresh

In mid-August, we happily debuted a refreshed look to www.brokawcu.com – incorporating current technology and introducing better functionality and an updated look. No matter how we serve you, whether it be in person, over the phone or online, our goal is to always provide you with an experience that makes you feel BCU's personality and exceptional service flow through.


When perusing our updated home page, take a look at our "New & Featured Products" for suggestions on how to make the most out of your membership. Plus, a little below that section is a reminder about how BCU is committed to our community and an invitation to submit donation and sponsorship requests to our active Donation/Sponsorship Committee.

Whether it's quick access to our applications, Shared Branching services, rates, or anything related to YOUR credit union, www.brokawcu.com is a great place to visit.



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FALL FOR A GREAT RATE

5.09%

APR

For 72 Months!

Learn More

*Rate quoted is for 72 months with qualified credit, model and mileage; payment of \$16.15 per \$1,000 borrowed. Limited time offer. Rate subject to change at any time.