

# the source

Winter 2010  
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Buckeye Community Federal Credit Union

## Frances Edwards Announces Retirement Plans

Since 1998, in her role at BCFCU managing collections, insurance, repossessions and bankruptcies, Frances Edwards has been helping members resolve difficult financial situations. Whether the situation was brought on by illness, loss of a job, or from taking on too much debt --- Frances has counseled members not to be embarrassed or try to avoid a bad situation. This proactive approach has helped many members through the years avoid having a vehicle repossessed or their credit rating be seriously impaired. Members have often

told her “my bank wouldn’t be this helpful”. Frances has done a great job not only helping members but also in helping the credit union maintain a very low delinquency rate.

Frances recently announced plans to retire at the end of December of this year. She wants to pursue activities that are difficult to find the time for while working full time --- activities like taking trail rides on one of her three horses, redoing her house, enjoying time with her husband, three children and seven grandchildren and

helping care for her Dad.

A native of Taylor County, Frances has lived in Perry her entire life. Interestingly, the physician who delivered her, Dr. Baker, also named her.

Frances shared with us that the Credit Union has been a great place to work. To her it has been like a “big family” where co-workers and management help and support each other. On behalf of the members of BCFCU we want to express our thanks to Frances for her dedication and hard work.

## Bank with BCFCU Anywhere You Roam

Now you can transfer money between your credit union accounts, make a loan payment, pay your bills, review recent account activity and check balances all through your cell phone or mobile device 24 hours a day, 7 days a week. You also have the option to use Mobile Text to send a text message to BCFCU to check your account balances.

For Mobile Text, your mobile device must be capable of sending and receiving text messages.

For Mobile Web, your mobile device must support web browsing functionality.

If you are a current BCFCU online banking customer, log into [bcfcu.coop](http://bcfcu.coop) and click on the “Bank Online” tab and then “Enter” to get started. The link recognizes this is from a mobile phone and will go to the HomeBanking mobile application. If you haven’t signed up for online banking, we invite you to visit us online to view a brief video that will introduce you to the service.



## Holiday Schedule

**The Credit Union  
will be CLOSED  
ON: December  
24 and December  
27 in observance  
of Christmas;  
December 31  
in observance  
of New Years;  
and January 17  
in observance of  
Martin Luther  
King Day.**

## Officials & Staff

### Board of Directors

David S. Sullivan..... Chairman  
Bob Lilliott..... Vice Chairman  
Brenda Carlton..... Secretary/Treasurer  
Link Claverie..... Member  
Sam Drawdy..... Member  
Clyde Hendry..... Member  
Roscoe Sheffield..... Member

### Supervisory Committee

Bob Lilliott..... Chairman  
Al Alexander..... Member  
Scott Barton..... Member  
Clay Bethea..... Member  
Lou Drawdy..... Member

### The Source

Charlton Knowles..... Editor  
Kathy Sauls..... Writer/Assistant Editor

### Office Staff

Charlton Knowles, CPA..... President  
Pam Rigoni-Parker..... Vice President  
Gil Williams..... Chief Operating Officer  
Darlene Lago..... Loan Dept. Supervisor  
Thornton Williams..... Asst. Loan Supv.  
Cynthia Nowlin..... Mortgage Rep.  
Whella Cannon..... Loans Representative  
Brenda Stalans..... Loans Representative  
Sherry Strickland..... Loan Officer  
Frances Edwards..... Collections/Insurance  
Terri Collins..... Collections/Insurance  
Joleen Whitehead..... Mem. Services. Supv.  
Holly Sullivan..... Asst. M. Serv. Supv.  
Diana Williams..... Member Services  
Hollie Durham..... Member Services  
Amber Hunter..... Member Services  
Shannon McKinney..... Member Services  
Tammy Morgan..... Member Services  
Megan Taylor..... Member Services  
Chelsea Walker..... Member Services  
Alisha Wallace..... Member Services  
Cyndi Worsham..... Member Services  
Marilyn Johnson..... Spec. Services Supv.  
Kathy Connell..... Special Services  
Susie Porter..... Special Services  
Laura Rowell..... Administrative Asst.  
Sondra Shaw..... Accounting Supv.  
Christy Praytor..... Accounting  
Tonya Jackson..... Accounting  
Ashley Snipes..... Accounting  
David McMullen..... Contract Services

### Address & Phone

1825 S. Jefferson St. • Perry FL 32348  
850-223-7100 • Fax 850-223-7191  
www.bcfcu.coop

### Office Hours

Lobby..... 8:00-5:00 M, Tu, Th, F  
Lobby..... 9:00-5:00 W  
Drive Thru..... 7:30-5:00 M  
Drive Thru..... 8:00-5:00 Tu  
Drive Thru..... 9:00-5:00 W  
Drive Thru..... 8:00-6:00 Th  
Drive Thru..... 7:30-6:00 F

### Important Phone Numbers

Report lost debit cards to 1-800-554-8969.  
Report lost credit cards to 1-800-808-7230.  
*You might want to put these numbers in a location you could reach in the event your wallet or purse was lost or stolen.*

Your savings federally insured to \$100,000  
**NCUA**

National Credit Union Administration, a U.S. Government Agency



# SCAM ALERT

*"Hey Grandma!"*

*"Billy? Is that you? How are you?"*

*Billy (sobbing tearfully) says, "I'm in trouble but I don't want Mom and Dad to know..."*

Sounds like just an ordinary phone call right? Not necessarily. Across the US there has been an increase in reports of grandparents being tricked into wiring money to help a grandchild in distress. Scammers pressure people to wire money through commercial money transfer companies like Western Union and Money Gram because wiring money is the same as sending cash. The chances of victims recovering funds are slim to none. In a variation of this scam, the caller may identify himself as an officer from another country calling on behalf of a grandchild who has been arrested and the grandchild needs bail money.

Victims of these scams are not dumb -- the scammers are just really good.

Here are some tips to help you avoid being victimized:

\* Try to verify the caller's identity by asking personal questions a stranger couldn't answer.

\* Resist the pressure to act immediately; don't be afraid to use a phone number you know to be genuine to call back.

\* If you can't reach a family member and still aren't sure what to do, call your local police and ask them to help you sort things out.

\* No matter how dramatic the story, don't wire money and don't send a check or money order by overnight delivery or courier. Con artists recommend these services so they can get your money before you realize you've been cheated.

## VISA GIFT CARD

Out of time and out of ideas for the perfect Christmas gift? Stop by the Credit Union office and pick up a VISA gift card. There is small \$4.00 fee to purchase the card and the recipient can choose to shop anywhere VISA is accepted.



## Enhanced Online Security

As part of our continuing efforts to make online banking secure, we have added a layer of protection through multi-factor authentication. When you log into online banking you will be asked a couple of questions to help us verify your identity. For subsequent on-line sessions, you can opt to by-pass those questions

if you always access online banking from your home or office. If you log into online banking from a public PC you will again be presented with these questions to help us confirm your identity. This enhancement is designed to reduce the likelihood of another individual gaining access to your account.

**Check out recent upgrades to Online Banking.**

**There's a new look and feel which**

**we believe you will find easier to navigate.**

# Nominating Committee Starts Search

With the Annual Meeting and board election only a few months away, Nominating Committee Chairman David McMullen invites members who are interested in serving on the Board of Directors to contact him. Members will have the opportunity to vote for three board member positions. Board members serve a three year term,

meet a minimum of once a month, and participate in a yearly Strategic Planning Meeting in April. If you would like to serve on the board, Nominating Committee Chairman David McMullen invites you to contact him by email at david.mcmullen@bcfcu.coop or by phone at 223-7153. Applications will be accepted through mid-February.

## MAKE SURE YOUR CONTACT INFORMATION IS CURRENT

Providing BCFCU with your cell phone number can help us reduce credit and debit card fraud. Sophisticated models score card transactions, when a suspicious transaction occurs, if we have your cell phone number we can contact you to confirm the transaction is valid or block it. Please take a

minute to verify that we have a current number on file for you at your earliest convenience. Cell phone numbers change and we are not always advised of those changes. Being able to reach you immediately enhances our ability to stop fraud without limiting your access to your credit or debit card.

# Happy Holidays!



*Merry Christmas from your Credit Union family and all the best to each of you in the coming New Year.*

## Loan Rates

APR**	Approximate Repayment Period	Daily Per. Rate
<b>New Vehicles*</b>		
3.25%	24 Months	.00890%
3.75%	36 Months	.01027%
3.75%	48 Months	.01027%
3.75%	60 Months	.01027%
4.25%	72 Months	.01164%
<b>Used Vehicles*</b>		
4.25%	24 Months	.01164%
4.75%	36 Months	.01310%
5.25%	48 Months	.01438%
5.75%	60 Months	.01438%
6.00%	72 Months	.01644%
<b>New Boats*</b>		
6.25%	36 months	.01712%
6.75%	60 months	.01849%
<b>Used Boats*</b>		
7.25%	36 months	.01986%
7.75%	60 months	.02123%
<b>New RVs*</b>		
6.75%	60 months	.01849%
7.25%	84 months	.01986%
7.75%	120 months	.02123%
<b>Used RVs*</b>		
7.75%	60 months	.02123%
8.25%	84 months	.02260%
8.75%	120 months	.02397%
<b>Stock Secured*</b>		
Currently	Prime	
4.50%	+ 1%	.01233%
<b>Share Secured*</b>		
Currently	Share Rate	
4.50%+	+3%	.01233%
<b>Consumer Durable Goods*</b>		
7.25%	24 Months	.01986%
10.25%	48 Months	.028082%
<b>Vacation*</b>		
6.25%	12 months	.01712%
<b>Share Certificate</b>		
3.00%*	Based on Maturity	
	*above certificate rate	
<b>Signature Loan*</b>		
9.25%	24 Months	.02534%
11.25%	36 Months	.03082%
13.25%	48 Months	.03630%
15.25%	60 Months	.04178%
<b>Signature Loan (Kwik Kash)*</b>		
10.00%	Revolving	.02739%
<b>VISA/MasterCard</b>		
10.9%	Revolving	.02986%
<b>Mortgages</b>		
	quoted daily	

\*rates quoted for Beacon scores 750 and above and with loan incentives included

\*\* Annual Percentage Rate

# Investment Options

Savings	Ann% Rate*	Ann% Yield**
Less than \$5,000	0.25%	0.25%
\$5,000 – \$24,999	0.40%	0.40%
\$25,000 – \$49,999	0.60%	0.60%
\$50,000 or more	0.75%	0.75%

Compounded quarterly. No minimum balance.

## Checking

\$500 minimum to earn dividends .25%

No monthly service charges and compounds quarterly.

## Certificates

6 Months	0.75%	0.75%
<b>Regular &amp; IRA</b>		
1 Year	1.15%	1.15%
<b>\$1000 minimum</b>		
2 Year	1.50%	1.51%
3 Year	1.80%	1.81%
4 Year	2.00%	2.02%
5 Year	2.25%	2.27%

Rates updated weekly. Substantial penalty for early withdrawal.

## IRA Savings

Less than \$5,000	0.50%	0.50%
\$5,000 – \$24,999	0.75%	0.75%
\$25,000 – \$49,999	1.00%	1.00%
\$50,000 or more	1.50%	1.51%

\* Annual Percentage Rate

\*\* Annual Percentage Yield

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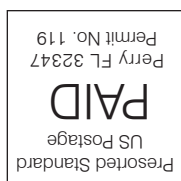
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