

# the Exchange

WINTER 2017

BOSTON  
FIREFIGHTERS  
CREDIT UNION



## Why Pay A High Rate?

 **Transfer Your Balances  
To Our VISA®** 

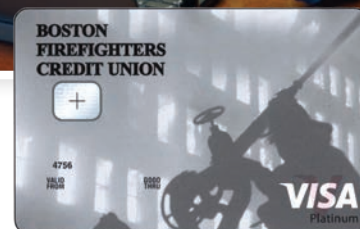
**BFCU VISA® Platinum Card Holders**  
**VISA Balance Transfer Special**

**2.90%** APR\* For 12 Months!

(rate after 12 month period is 9.90% APR\*)

Offer good on transfers made through March 31, 2017.

To transfer just call us 617-288-2420, and we will do the rest!



**No BFCU VISA® Platinum Card?**

**Apply by January 31, 2017 and get:**

**2.90%** APR\* on ALL Balance Transfers

**AND ALL Purchases for 12 months+!**

(rate after 12 months is 9.90% APR)

\*Approved credit required. Offer valid for BFCU Platinum VISA cards only. Following the introductory period, your rate will change to our going rate of 9.90% APR for the BFCU Platinum VISA card. For new cards, the 2.90% APR is good for 12 months from date of first balance transfer or first purchase, whichever comes first. For current card holders, the introductory APR applies to non-BFCU balance transfers and the rates are valid for the next twelve billing cycles. The introductory APR does not apply to cash advances. We apply your minimum payment to balances with the lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. Offer valid through January 31, 2017.

## Bank In Person at Over 5,000 Locations – Nationwide



- Deposits
  - Transfers
  - Money Orders
  - Withdrawals
  - Loan Payments
  - Travelers Checks
- & More**

You can stop in at thousands of credit union locations nationwide and bank just like you are in a BFCU office with just your account number and a photo ID.

Use our mobile app to find a location near where you are – or will be, or visit [cuswirl.com](http://cuswirl.com).



# President's Message

**O**n behalf of the Board of Directors and the employees of BFCU, best wishes for a happy, healthy and financially successful 2017. This is the time of year when we often pause to reflect on the past and set goals for the future. Your credit union and its management team are no different. We are working on the close of another great financial year for the credit union but more importantly another year in which we were able to implement solutions aimed at improving the financial lives of our members.

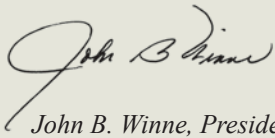
2016 saw the addition of our new business venture, BFCU Financial Advisors, whose goal is to provide financial planning, retirement planning and investment advice. All of these have been much anticipated and often requested by our members as we strive to provide the full range of financial services. In addition, we opened our new branch on Centre St. in West Roxbury and revamped our call center and phone system in order to provide more convenience and improved members service across all access points.

On a sad note, we lost long term director Joe (Dodo) Nee after a courageous battle with cancer and also lost a number of loyal members to this dreaded disease which obviously affects firefighters at a far higher rate than the general public. We wish Commissioner Finn and his team Godspeed in their pursuit of preventative and detective tools which will reduce the exposure of our firefighters to the various carcinogens that are a hazard of their profession.

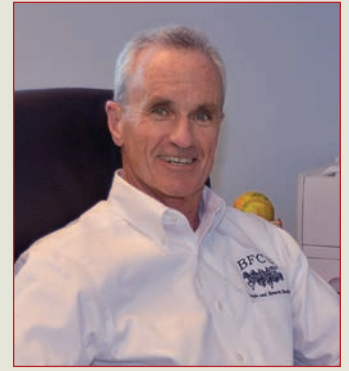
2016 was also a difficult year for our police members as they watched attacks on their brothers and sisters across the country and still managed to do their job every day for the citizens of Boston and the state of Massachusetts. As we displayed on our buildings during the year, BFCU is proud to stand in support of those who protect.

The upcoming year will pose a significant challenge for the management and staff of the credit union as we just signed a contract to upgrade most of our computer systems in the fall of 2017. This is a monumental effort that is once again aimed at improving the convenience and member access at BFCU and putting the credit union in place to take advantage of additional technological developments as they occur. Much more information will be shared about this as the year unfolds. There will be times when we are asking you for your cooperation and assistance as the project is far reaching. In the end, the work will be justified by the results.

In the meantime, please let us know how we can help with any of your financial needs and have a Happy New Year!



John B. Winne, President and CEO



## Be Sure: Insure With Us!

**Check Your Coverage with Our Partners from Eastern Insurance.**



The worst time to find out about your insurance coverage is when you need to use it! Make sure your insurance is where you want it to be by scheduling a **TOTALLY FREE** consultation with an Eastern Insurance agent at our Hallet Street location. Eastern Insurance agents listen first, then help you devise a plan that best fits your individual situation. Schedule an appointment today!

**Agents Are On-Site at 60 Hallet Street:**

**Tuesday & Friday: 10am – 2pm**

**Thursday: 1pm – 6pm**

## Contact Information



**Chris Madden**

Phone: 508-620-3384

Direct CU Line: 857-220-0129

Email:

[jmadden@easterninsurance.com](mailto:jmadden@easterninsurance.com)



**Ann Brogan**

Phone: 508-660-8484

Direct CU Line: 857-220-0129

Email:

[abrogan@easterninsurance.com](mailto:abrogan@easterninsurance.com)

 **Eastern**  
insurance

Eastern Insurance products are not federally insured by NCUA.



## When You Switch To BFCU eChecking!\*

- NO Monthly Fees**
- NO Minimum Balance**
- FREE Bill Pay**
- FREE Online & Mobile+**
- FREE Mobile Check Deposit+**
- Fee-FREE Cash at 55,000 ATMs Nationwide**
- PLUS:**
- We'll rebate up to \$10 per month in ATM fees incurred ANYWHERE!**

\*Up to \$10 per month in outside ATM network fees rebated. Monthly requirements must be met to qualify for ATM rebates. \*\*ATM Networks include SUM, CO-OP and Money Pass. See our website for details and to find locations. \*Carrier fees may apply.

## Sign up for eStatements and get \$25

- Save Trees.**
- Save Time.**
- Save Space.**



Stop messing up your place with paper statements! Switch to eStatements and live a less cluttered life! We'll send you an email every month when your statement is available and store them for you to view or print whenever you want.

**Switch by January 31, 2017 and we'll deposit \$25 into your account. Switch to eStatements today!**



## Your BFCU Debit Card & Apple Pay

**It's the BEST Way to Pay!**

- Pay with your iPhone or Apple Watch
- Enhanced layer of security
- All the benefits of your BFCU debit card

**Make your BFCU Debit Card your default card today!**

## \$12,000 In BFCU Scholarships Available



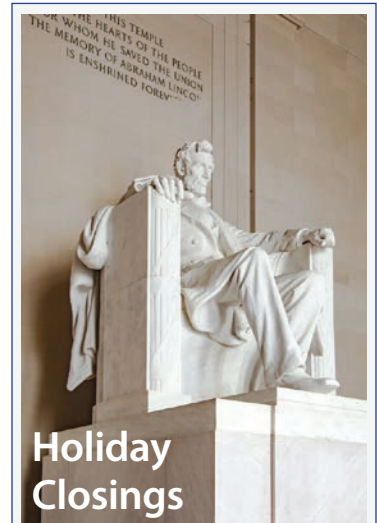
We are now accepting applications for our 2017 – 2018 scholarship awards.

**2 College Scholarships @ \$5,000 each**

**2 High School Scholarships @ \$1,000 each**

Applications are available on our website and at both branches. Applications are due back by Friday, April 14, 2017. Direct any questions to Kristen Russell at 617-288-2420, ext 143.

**BONUS:** There is also a regional \$1,500 college scholarship awarded by the Cooperative Credit Union Association. Those applications can also be obtained on our website or at either branch and are due back by March 10, 2017.



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 16th

**Presidents' Day**  
Monday, February 20th

# Member Services:



## DEPOSITS

Free Checking      IRAs & IRA CDs  
 eChecking      All Purpose Club  
 Regular Savings      Christmas Club  
 Money Market Accounts      Jake Jr. Account  
 CDs  
 HS/College Student Accounts

## REAL ESTATE LOANS

Mortgages  
 Home Equity Lines of Credit

## PERSONAL LOANS

Unsecured      Holiday  
 Vacation      Line Of Credit  
 Tuition      Share Secured

## CONSUMER LOANS

Automobile/Motorcycle Loans  
 Boat  
 VISA® Credit Card

## eSERVICES



Mobile/Text Banking\*  
 Mobile/Remote Check Deposits\*  
 Direct Deposit  
 Online Banking  
 Bill Pay  
 eStatements  
 Debit Card  
 Apple Pay

## SERVICES

Surcharge Free ATM Networks  
 Shared Branching  
 Payroll Deduction  
 Wire Transfers  
 Finance Works  
 Pre-Authorized Payments  
 Property & Casualty Insurance\*  
 24 Hour Hotline  
 Notary  
 VISA® Gift Cards  
 Extended Car Warranties  
 GAP Insurance

\*Carrier Fees May Apply

\*Eastern Insurance products are not federally insured by NCUA

  Federally Insured by NCUA  
 Equal Opportunity Lender

## Consumer Loan Interest Rates



Loan Type	APR*
Auto (new or used)	as low as 1.99%
Personal	as low as 7.99%
Tuition	6.99%**
VISA® Platinum Credit Card	9.90%

\*APR = Annual Percentage Rate. Rates reflect a .50% discount for automatic payments from your BFCU account. Rate may vary based on terms and individual credit scores. \*\*This rate does not apply to the Student Choice private loan.

## Locations & Hours:

### Main Branch

60 Hallet Street, Dorchester, MA 02124  
 (Located across from Florian Hall)

Monday, Tuesday, Wednesday and Friday  
 8:30a to 3:30p  
 Thursday 8:30a to 7:00p  
 Saturday 8:30a to 12:30p

### New Branch

2029 Centre Street, West Roxbury, MA 02132  
 (Located at the intersection of Centre St and Lagrange St)

Monday, Tuesday, Wednesday and Thursday  
 10:00a to 5:00p  
 Friday 8:30a to 5:00p  
 Saturday 8:30a to 12:30p

## Contact Numbers:

Main Phone: 617.288.2420  
 The Hot Line: 617.288.BFCU (2328)  
 Out of Area: 877.288.BFCU (2328)  
 Lost VISA Card: 866.820.5839  
 Lost MasterMoney Card: 800.264.5578  
 1st Floor Fax: 857.220.2158  
 2nd Floor Fax: 617.288.8750

## Board of Directors

Ralph Dowling, FAO, Gr. 2  
 Chairman of the Board

Robert Ford, Headquarters  
 Clerk

Charles M. Buchanan, Jr., E-24 - Retired  
 Vice Chairman

George Patukonis, Training - Retired  
 Treasurer

Joseph Casper, DFC/HQ, Gr. 2  
 Sean P. Costello, L-19, Gr. 2  
 William G. Dewan, E-10 – Retired  
 Joseph Finn, Fire Commissioner and  
 Chief of Department  
 Daniel Magoon, E-21, Gr. 3  
 Kevin Meehan, E-7, Gr. 4  
 Tom McCann, E-39 - Retired  
 Susan Nee, Family Member  
 Edward Paris, Jr., E-18, Gr. 1  
 John Soares, L-4, Gr. 4  
 Edmund M. Street, L-18 - Retired



Visit us at: [bosfirecu.com](http://bosfirecu.com)  
 for product information,  
 online banking, bill pay and more.



Keep up with the latest member events!