

FALL 2024

# *the* **Exchange**

# BFCU

Banking for First Responders



BFCU members and their family can now take advantage of their Credit Union membership to support their business goals. Our objective is to create a partnership that will help your business flourish with personal and affordable products and services. The BFCU Business Product Line offers Commercial Real Estate Mortgages, Business Lines of Credit, Business Term Loans, Business Credit Cards and Business Deposit Products. To learn how BFCU can help you achieve your business goals contact the BFCU Business Lending Team at [commercialending@bosfirecu.com](mailto:commercialending@bosfirecu.com) or 617-288-2420



**Give your family the  
gift of membership**



**8-MONTH FALL  
SHARE CERTIFICATE  
LIMITED TIME SPECIAL**

**4.50<sup>APY\*</sup>%**

APY\* = Annual Percentage Yield

# the Exchange

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## LIMITED TIME

### 5/1 Adjustable Rate 30-year Mortgage



**5.100%** RATE

**6.841%** APR\*

APR - Annual Percentage Rate

### Upcoming Closures

**Monday, November 11 -**  
Veterans Day

**Thursday, November 28 -**  
Thanksgiving Day

**Tuesday, December 24 -**  
Christmas Eve (Closing at 12pm)

**Wednesday, December 25 -**  
Christmas Day

**Wednesday, January 1 -**  
New Year's Day

**Monday, January 20 -**  
Martin Luther King Jr. Day



## CELEBRATE THE HOLIDAYS IN STYLE

Offer available October 15, 2024 - December 31, 2024

**8.99%** APR\*

Borrow up to \$5,000 and take up to 12 months to pay back.

\*APR = Annual Percentage Rate

BFCU members have access to a free consultation with Ray Lazcano, Financial Advisor, LPL Financial.



**RAY LAZCANO**  
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FIRST RESPONDERS GROUP

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### First Responders Group Products and Services

- Retirement Planning
- Investment Services
- Education Savings
- Rollover Services
- IRA and ROTH IRA

# FRG Investments

for First Responders

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Boston Firefighters Credit Union (BFCU) and First Responders Group (FRG) **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using FRG and may also be employees of BFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, BFCU or FRG. Securities and insurance offered through LPL or its affiliates are:

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## Cyber Security Awareness Month



October was Cyber Security Awareness Month, and it is important to take some time to review the habits that shape your digital foot print. While technology offers us convenient ways to shop, bank and socialize online, this can also make it easier for cyber criminals to target your personal information. We take security of our members seriously, so we have prepared a few tips to help ensure that you are the only one accessing your private information.



617-288-2420 | BOSFIRECU.COM

**FEDERALLY INSURED BY NCUA**

