

the Exchange

WINTER 2025

BFCU
Banking for First Responders

★★★ AMERICA'S BEST ★★★
CREDIT UNIONS

PLANT-A 
INSIGHTS GROUP

Newsweek

2025

BFCU has earned a spot on *Newsweek's* list of America's Top 500 Regional Banks and Credit Unions of 2025. Our inclusion in the list was determined by a number of factors, but the quality of our membership and dedication of our staff are the real secret to our success. We are humbled by this honor and look forward to serving as one of America's Best Credit Unions.



Bauer Financial, Inc. has named BFCU a 5-Star Superior rating for the 130th consecutive quarter. Awarded to Credit Unions based on their financial strength and stability, BFCU's inclusion on the list for so many consecutive quarters has helped us earn the distinction as a, "Best of Bauer Credit Union."

**SAVE
THE
DATE**

BFCU ANNUAL MEETING

Monday, April 28, 2025

FLORIAN HALL

55 HALLET STREET, DORCHESTER, MA





**SAVE ON INTEREST IN 2025 BY
TRANSFERRING YOUR BALANCE TO
A BFCU VISA® PLATINUM CARD**

No Balance Transfer Fee

Members with a VISA®
Platinum Card are eligible for

4.90% APR*
On Balance Transfers for 12 months

Following the introductory period rate
will change to our standard rate of

10.90% APR*

APR* = Annual Percentage Rate

**MAKE 2025 THE YEAR YOU
FINALLY GO PAPERLESS BY
ENROLLING IN ESTATEMENTS**



estatemnts are not only available to you sooner, but they are proving to be safer than traditional paper statements as the U.S. Postal Service has reported mail theft increasing every year since 2019. You can still request hard copies of your monthly statements, but take the next step in protecting your financial information by enrolling in estatements.

Plan your financial future with First Responders Group

Schedule your complimentary consultation today and create a financial plan that works for you and your family.

FRG Products and Services:

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



Schedule an appointment



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FRG Investments
for First Responders

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| NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY | NOT CREDIT UNION GUARANTEED | NOT CREDIT UNION DEPOSITS OR OBLIGATIONS | MAY LOSE VALUE |
|--|-----------------------------|--|----------------|

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**STOP BY FOR YOUR
ANTI-FRAUD PEN**

With mail theft on the rise and financial security a constant concern, we have ordered pens with specialized ink to help prevent financial loss. If you are mailing payments or important documents, make sure you are using the proper methods. The ink in these pens bond with the paper unlike others, helping prevent check washing or other potential threats. Stop by the branch to pick up yours today.

**SAVE FOR WHAT
MATTERS IN 2025**

4.25% APY*

8-MONTH SHARE CERTIFICATE

*APY = ANNUAL PERCENTAGE YIELD



BFCU DEPARTMENT SPOTLIGHT

MEMBER SERVICES



Our Member Service Representatives are committed to providing an exemplary customer experience for our members. Many of our staff have a First Responder in their family, so they understand what you deal with each day on the job and what it means to have peace of mind when it comes to your finances. If you are still looking for the human element in your banking, come by to see how the BFCU staff can help you.

FAMILY MEMBERSHIP



In a world of uncertainty, helping your children establish the right financial habits early will better prepare them for the obstacles they encounter later in life. BFCU has helped first responders achieve their financial goals for generations, helping them build better lives for their families. Your family members are eligible for membership and the benefits that come with joining one of Massachusetts' most proven Credit Unions.

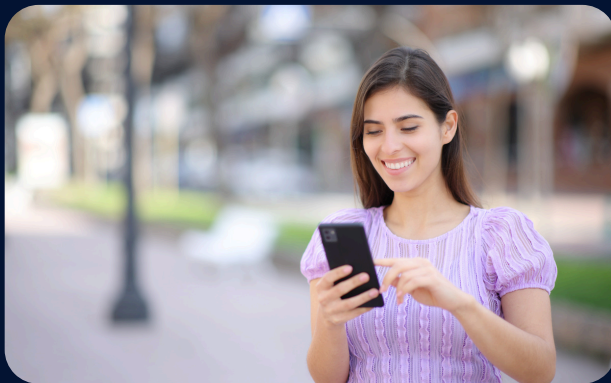
BFCU IN THE COMMUNITY



JUNIOR MEMBERS MEET SANTA



LIAR'S CLUB CHRISTMAS PARTY



FINANCIAL AWARENESS MONTH

January kicks off each year, but it is also recognized as Financial Awareness Month. A time to take inventory of your spending from last year and set goals for 2025. As you make resolutions for the year, it could be helpful to set a few financial goals.



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