

Introducing our new CEO Rich Hayward

BOSTON, MA, September 1, 2022 – The Boston Firefighters Credit Union (BFCU) Board of Directors is pleased to announce the appointment of Richard R. Hayward, Jr. as President and Chief Executive Officer. Hayward is an accomplished senior executive who will lead the \$413 million-asset BFCU, the premier credit union serving the unique needs of the first responder community since 1948. He succeeds longtime BFCU President and CEO Bernie Winne, who retired this summer.

Hayward brings more than 20 years of experience in the financial services industry to his new position, most recently serving as executive vice president/chief financial officer/treasurer at Clinton Savings Bank, where he first joined the management team in 2011. Previously, Hayward was the vice president of finance at Digital Federal Credit Union for seven years. He was also an audit supervisor at Wolf & Company P.C. for five years.

"The first responder community is tight-knit and being a BFCU member is truly like being part of a family," said Hayward. "My goal is to grow the credit union and help our team provide the best member experience possible. Ultimately, we want to make BFCU an easy one-stop shop for all our members' financial needs."

"The board of directors at BFCU is honored to have Rich Hayward join us as our new Chief Executive Officer. We welcome Mr. Hayward's vision to lead our 11,000 members representing our First Responder Community and their families. The Staff and Board of Directors are eager to support Rich and our aligned values to provide high-quality services to our membership," said Chairman Dan Magoon.

Hayward holds a bachelor's degree in accounting from Merrimack College and is a certified public accountant. He currently resides in Bellingham.



SAVE THE DATE

Kids meet Santa Event

December 9th, 2022

4 pm - 6 pm

Florian Hall, 55 Hallet Street, Dorchester

Refreshments, photos and giveaways will be provided.

Santa will be reading *Twas the Night Before Christmas* starting at 4 pm.



BFCU Helps

VETERANS

A+ Credit is available for recently Separated Veterans who qualify this November

Veterans face many challenges reacclimating to civilian life and BFCU wants to make handling your finances easy. For the month of November, we are offering our best rates on all consumer loans to those who qualify. Please call or stop by to learn more!

Offer is available throughout the month of November (11/1-11/30)



Veterans Mortgage

When you're new out of the service and new on the job, obtaining a fair priced mortgage for your first home can be challenging. Not at BFCU! Our Veterans Mortgage helps members handle the high cost of living in the city by offering 100% financing on your first home.

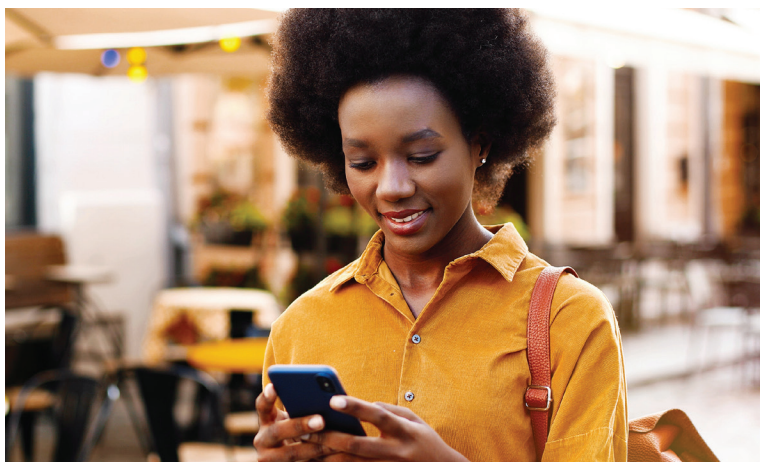
So say good-bye to the money-draining renting blues and hello to putting nail holes in the wall anywhere you choose! Apply today online at bosfirecu.com or just stop by.

Experience the Ease of Online and Mobile Banking!

Take your banking with you anywhere you go! If you aren't already using it, make sure to sign up and take full advantage of BFCU's Online and Mobile Banking Services.

Learn more or enroll on our website:

www.bosfirecu.com



Get Social!

Follow us on
Instagram,
Twitter and
Facebook!



Checking Account Rate Change

Effective December 1, 2022 the
Checking Account Rate will change
to 0.05% APY. For higher rates
check out the offers on our Money
Market and Term Rate Accounts!



Have Happier Holidays, With Lower Payments!



BFCU Holiday Loan

ONLY **5.99%** APR*

Apply between October 12th – December 31st for your
opportunity to pay less interest on your holiday purchases.

*APR = Annual Percentage Rate. Up to \$5,000 for up to 12 months. Qualification
restrictions apply. Rate reflects .50% discount for automatic payments from your
BFCU account. Payment is approximately \$19.90/week per \$1,000 borrowed for
12 months. No pre-payment penalties.

Christmas Club Disbursements

For those members savvy enough to save all year – your
payoff is coming! BFCU Christmas Club balances will be
made available in early November, so get ready to spend all
that cash you've saved up!



ALERT: Christmas
2023 will be here
faster than you think!
If you didn't get to
it this year, set up
your 2023 Christmas
Club Account now to
maximize your saving
(and spending) power
next year. You'll be
happy you did!

Attention Snowbirds!



Sign up for eStatements – they follow you anywhere!

Why worry about your important financial documents in the U.S. mail? If you
sign up for eStatements, you can access your statement information wherever
you are, and it's much more secure than the mail. We notify you when your
statement is ready and keep them on file for you to access at your convenience
through our App or Online Banking. Cut the clutter and never worry about your
account information again! To begin, just call or stop by a branch.

Member Services:

DEPOSITS

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

REAL ESTATE LOANS

Mortgages:

Fixed Mortgages, Adjustable Mortgages, Investment Property, Retirement, Veterans, First Time Homebuyer, FIRST10 Mortgage

Home Equity Line of Credit

PERSONAL LOANS

Unsecured	Holiday
Vacation	Line Of Credit
Tuition	Share Secured

CONSUMER LOANS

Automobile/Motorcycle/Boat Loans

VISA® Credit Card

MA Save Energy Loan

eSERVICES

Mobile/Text Banking*

Mobile/Remote Check Deposits*

Direct Deposit	Online Banking	Apple Pay
Bill Pay	eStatements	Zelle®
Debit Card		

SERVICES

Surcharge Free ATM Networks	Shared Branching
Payroll Deduction	Wire Transfers
Pre-Authorized Payments	VISA® Gift Cards
Property & Casualty Insurance#	Notary
BFCU Financial Advisors†	24 Hour Hotline
Extended Car Warranties	GAP Insurance
Medallion Stamp	

*Carrier Fees May Apply

#Eastern Insurance products are not federally insured by NCUA

†Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

Consumer Loan Interest Rates

Loan Type	APR*
Auto (new or used)	as low as 2.99%
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)

Lobby and Drive-Thru Hours

Monday - Friday 8:30am - 3:30pm
Saturday 8:30am - 12:30pm

Call Center Hours

Monday, Tuesday,
Wednesday, Friday 8:30am - 5:00pm
Thursday 8:30am - 7:00pm
Saturday 8:30am - 12:30pm

Contact Numbers

Main Phone:	617.288.2420
The Hot Line:	800.552.4379
Report Credit Card Lost or Stolen:	800.449.7728
Lost Debit Card:	833.337.6075
Enfact Fraud Watch:	844.682.4502
1st Floor Fax:	857.220.2158
2nd Floor Fax:	617.288.8750

Holiday Closings

Monday, October 10th
Columbus Day

Friday, November 11th
Veterans Day

Thursday, November 24th
Thanksgiving

Monday, December 26th
Christmas Day (Observed)

Monday, January 2nd
New Year's Day (Observed)

Board of Directors

Daniel Magoon (E-21, Retired) - *Chairman*
Sean P. Costello (L-19, Retired) - *Vice Chairman*
Joseph Casper (Headquarters) - *Treasurer/Clerk*
Charles M. Buchanan, Jr. (E-24, Retired)
Christopher Burke (Car-8, Gr. 2)
Daniel Dowling (MA State Police)
Ralph Dowling (FAO, Gr. 2)
Kevin Meehan (HQ Days)
Sean O'Brien (EMRD)
Billy O'Sullivan (Marine Unit, Gr. 2)
Joseph Quinn (L-11, Gr. 4)
Marc Sanders (E-7, Gr. 4)
Edmund M. Street (L-18, Retired)

Associate Board Members

Jay Broderick (BPD)
Todd Joyce (E-55, Gr. 3)



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Equal Opportunity Lender



Simple and Honest Banking for First Responders



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