

New ATM

Thank you for your patience during the upgrade of the Hallet Street ATM. It is up and running and we hope you are wowed with the new machine.



Online & Mobile Banking Upgrade

We hope you are enjoying the ease of the new design! But if you have any questions or need assistance navigating, please feel free to contact us:



Call us at **617.288.2420**

or send us an email by scanning the QR Code

A photograph of a smiling person holding a smartphone, with a circular icon above them showing a dollar sign and a clock, symbolizing instant transfers.

To Make Instant Person-To-Person Transfers TO ANYONE From Your BFCU Account!

Use Zelle®

Why hold money in a 3rd party app or give that app your debit card or account info? Pay other people from the BFCU mobile app or online banking with ZELLE® – even if their accounts are not at BFCU!

EASIER, FASTER & MORE SECURE! Select the ZELLE® option in the BFCU App or BFCU Online Banking, enter your recipient's name and email or mobile phone, and send the funds! TRY IT OUT TODAY!

Please remember to be certain of who you are sending funds to before submitting your transfer, as this is final and cannot be undone.



SPECIAL LIMITED TIME OFFER HOME EQUITY LINE OF CREDIT

Beat the rate hikes and get the cash you need NOW!

1.90% APR*
Introductory Fixed Rate
First 12 Months

4.00% APR*
Current Full Indexed
Variable Rate

ABSOLUTELY NO FEES - EASY TO APPLY

*APR = Annual Percentage Rate. Approved credit required. Offer valid for New Money HELOC Accounts only. Does not apply to current HELOCs already financed at BFCU. Must have direct deposit and E-statements. Following the introductory period, your rate will change to our going rate of prime, with a floor of 4.00% APR. Maximum borrowing amount is \$200,000 based on 80% loan to value. Minimum initial advance is \$5,000. Subsequent minimum advances are \$2,500. Variable APR is subject to change without notice. Maximum APR is capped at 16.00%. Property insurance required. No pre-payment penalties. Offer begins April 1, 2022 and ends May 27, 2022.



Congratulations to Our Four Scholarship Winners!

We also wish to extend congratulations to all other graduates from the 2021-2022 school year! We wish you all well on your future endeavors!

High School Winners:

- **Thomas Davis Jr.**
(son of Thomas Davis)
- **Michael McLaughlin**
(son of James M. McLaughlin)

College Winners:

- **Kaylee Blake**
(daughter of David Blake)
- **Sarah Kelly**
(daughter of Sean Kelly)



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 2.49%
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

You can also text us at 617.288.BFCU (2328)



Eastern
insurance
JOIN US FOR GOOD®

Eastern Insurance has 23 locations in Massachusetts and is licensed to write insurance throughout the country and have saved new clients an average of \$600 on their annual auto insurance premium!

For more information, visit bosfirecu.com

Or to request a quote, email our team at BFCU@easterninsurance.com

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 (E-7, Gr. 1)
Sean O'Brien (L -7, Gr. 3)
Billy O'Sullivan (L-23, Gr. 1)
Joseph Quinn (L-11, Gr. 4)
Marc Sanders (E-7, Gr. 4)
Edmund M. Street (L-18, Retired)



Simple and Honest Banking for First Responders



Federally Insured by NCUA
Equal Opportunity Lender