

**Boston Firefighters  
Credit Union**  
Banking for First Responders



\*APR = Annual Percentage Rate. All payment examples do not include taxes and insurance, therefore actual payment will be greater. All APRs subject to change. Other rates and terms are available and may apply based on individual credit score. Payment examples based on a loan with 0 points and 0% down payment. Closing costs will apply to the above rates. All loans are subject to credit approval. Adjustable rate and payment example is fixed for the first 10 years; then adjusts every year to 3% above the weekly average yield on the 1 year U.S. Treasury Index. Interest rate cap of 2% per adjustment and 5% over the life of the loan apply.

## **FIRST10** **MORTGAGE**

*Available to First Responder  
First-Time Homebuyers Only*

WE UNDERSTAND YOUR NEEDS  
AND HAVE YOU COVERED FOR YOUR  
RESIDENCY REQUIREMENT.

10/1 ARM | 100% Financing/0% Down  
40 Year Amortization Schedule

**3.000%** Rate

**3.101%** APR\*

*Learn more at [bosfirecu.com](http://bosfirecu.com)  
**APPLY TODAY!***



### **First10 Inspiration – Lorenzo Thompson**

We want to give a big shoutout to this guy, Boston Fire Lt. Lorenzo Thompson (left), who was the inspiration behind our new First10 Mortgage. Based on his own financial struggles during his days as a young firefighter, he expressed to us the extreme challenges facing rookie police officers, firefighters and EMTs who are just starting their careers and need to find affordable housing in Boston to fulfill the 10-year residency requirement. Thank you, Lorenzo!

# President's Message

*From the desk of John B. Winne,  
President and CEO*



On the twentieth anniversary of 9/11, many members of the media shared their thoughts and remembrances of that day and of the days that followed. *60 Minutes* devoted their entire show on Sunday, September 12th to FDNY and followed several members of the department through their experiences on that day. It provided a remarkable insight into the mindset of first responders who heroically did their job while fully knowing that they were not likely to return home to their families.

Many people spoke of the feeling of unity that was pervasive in the country during the days and weeks that followed. Chipper Jones (All-Star player for the Atlanta Braves) spoke about his thoughts on playing against the Mets on the first baseball games in NYC following 9/11 and mentioned that it was the only time in his career where he did not care who won and that he was happy to cheer for the Mets during the game. Most of us remember the first Patriots games after 9/11 and recall Joe Andruzzi and his brothers (members of FDNY) coming out for the coin toss to a rousing ovation from the sellout crowd in Foxboro. Imagine Patriots fans cheering for New Yorkers. In the aftermath of national tragedy, it really seemed that we had pulled together and were one as Americans.

What has happened over the past twenty years? As a nation, we are fragmented and can seldom reach reasonable compromise for the common good. The left and the right have grown further apart than ever before and it seems that the disconnect widens by the day. Even the fight over the common enemy of COVID-19 has become politicized and issues concerning masks and vaccines have further divided people. First responders, who were universally embraced as heroes, have become vilified among calls to eliminate or defund police departments across the country.

I started my career just a few short months after 9/11 and I am still thrilled to be a part of an institution which devotes itself solely to the service of first responders and their families. While we cannot find solutions to the political problems that plague our nation, nor can we do anything about COVID-19, we can continue to make life better for the police officers and firefighters who bank with us. Just a few weeks ago, we held an event to publicly announce our new First10 mortgage program. The details of this program are contained in other sections of this newsletter, but the message is one of continued support for the unique challenges faced by first responders, especially those working in the city of Boston.

Much has changed in 20 years. What has not changed is the commitment that first responders make to their communities and to the people who live and work therein. The other thing that has not changed is the mission of BFCU. We remain, as we were 20 years ago, laser focused on the financial needs of the first responder community.

John B. Winne, President and CEO



## All Post-9/11 Veterans Receive A+ Credit When You Apply This November

Because you've been busy serving our great country, and maybe your credit rating has suffered a bit, we're busy helping you out! This November, post-9/11 veterans will receive our best rates on all consumer loans, including New/Used Automobile and Personal Loans! Apply online or call or stop by.

**Offer available from November 1, 2021 thru November 30, 2021.**

## 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](http://bosfirecu.com) or just stop by.



# BFCU FALL AUTO LOAN SPECIAL

Purchase New/Used  
or Refinance and Get

**1%**  
**CASH BACK!**

**NEED A CAR?** Current trade-in values are high! With our low rate and **1% CASH BACK**, you could get a great deal, low payments, AND Extra CASH!

**HAVE A CAR?** Trade in your loan, get **1% CASH BACK** AND a **lower monthly payment!**

With rates as low as **2.49% APR\***, now is the perfect time to get a lower car payment!

\*Qualifying credit and other conditions may apply. Minimum annual percentage rate of 2.49%. Rate reflects .50% discount for automatic payments from your BFCU account. Refinancing only valid for non-BFCU auto loans. Finance up to 100% of Kelley Blue Book Value. Rates may vary based on individual credit score. Payments as low as \$4.10 per week per \$1,000 borrowed for 60 months. APR = Annual Percentage Rate. No pre-payment penalties. 1% of the outstanding balance will be deposited into your BFCU account at closing. \$500 maximum deposit. 1% Cash Back Offer good October 1 - November 30, 2021.

Have Happier  
Holidays, With  
Lower Payments!

**BFCU Holiday Loan**  
**ONLY 5.00% 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 \$19.73/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 2022 will be here faster than you think! If you didn't get to it this year, set up your 2022 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.





## BFCU Visits BFD Teen Academy

Our team was honored to talk to the Boston Fire Department Teen Academy about all things banking! We covered everything from credit scores to managing their money, building their credit responsibly and protecting themselves against fraud. They had some great questions for us, and the day was rewarding for everyone involved. We can't wait to go back next year!



## NCUA Director Visits BFCU

We had a very special visitor at the Credit Union! Director Rodney Hood (left) from NCUA (National Credit Union Administration) spoke to the leadership team about the great things we are doing to help our First Responder members and their families.

# BFCU in The Community



We are honored to support health and wellness initiatives for our city's firefighters and police officers. We recently donated \$25,000 to the Boston Fire Department (left) to support programs around occupational cancer. These funds will be used to support the early detection, treatment, and prevention of occupational cancer among firefighters. \$25,000 also went to the Boston Police Department (right) to addresses job-related illnesses due to stress, along with suicide prevention and overall mental health. These donations have brought us to a grand total of \$100,000 to BFD and \$100,000 to BPD to date and we are not done yet!



Boston EMT Amalia Borges (center) lost her home to a fire in early July. We connected with her and donated \$1,000 to help get her and children back on their feet.



The Boston PAL is such a great organization, dedicated to promoting positive relationships between law enforcement and the community. Pictured here is BFCU President/CEO Bernie Winne along with MA State Police Colonel Christopher Mason and MA State Trooper/BFCU Director Daniel Dowling at their recent event where we donated \$1,000 to help with their cause.



# 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
Lost VISA Card:	866.820.5839
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)

## Holiday Closings

Monday, October 11th  
Columbus Day

Thursday, November 11th  
Veterans Day

Thursday, November 25th  
Thanksgiving

Saturday, December 25th  
Christmas Day

Saturday, January 1st  
New Year's Day

## 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)

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Simple and Honest Banking for First Responders



Federally Insured by NCUA  
Equal Opportunity Lender