

the Exchange

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

President's Message

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

Happy New Year! Annually, I like to take this opportunity to wish all our members a happy, healthy, safe and prosperous new year. This year is no exception other than it seems that there are more challenges than ever. However, even in years where there are issues to be confronted, my experience is that the first responder community always rises to meet those challenges and manages to do their collective jobs in the same superior fashion to which we have all become accustomed. I wish you all the best for 2022.



This will be my final year end message as I have decided to retire from the credit union effective June 30, 2022. My career at BFCU began almost 20 years ago (April 2002). Much has happened over those 20 years, to me personally, to BFCU as a financial institution and to our members. I will write a longer message closer to my last day and recount some of the most special memories and offer my gratitude to many very special people who have helped to make this journey a spectacular one.

I will be leaving a credit union that is very strong and the envy of many of our peers both locally and nationally. We have had strong financial performance year over year and have been innovative in our approach to meeting the unique financial needs of the first responder community. During my final six months, I will still be here helping our very talented management team lead BFCU through these very interesting economic times. As always, please feel free to contact me if there is anything that I can do to help you achieve your financial goals.



BALANCE TRANSFER SPECIAL!

Introductory Rate

2.20% APR*

New Cards – purchases and
balance transfers for 12 months
Existing Cards – balance
transfers for 12 months

9.90% APR*

regular rate after 12 months

**Transfer out of the *high-rate*
credit cards from your **Holiday**
Shopping to a BFCU VISA®!**

Enjoy your card benefits:

- Low Annual Percentage Rate
- Worldwide Cash Availability
- No Annual Fees
- Platinum VISA® Reward Program

Don't have a BFCU Platinum Card Yet?
Apply today to take advantage
of the many benefits!



Must apply for card by February 25, 2022 and transfer balance by March 31, 2022. To transfer, call 617-288-2420.

*APR = Annual Percentage Rate. Approved credit required. Offer valid for BFCU VISA Platinum cards only. Following the introductory period, your rate will change to our going rate of 9.90% APR for the BFCU VISA Platinum card. On new cards, the 2.20% APR is good for 12 months from date of first balance transfer or first purchase, whichever comes first. For existing card holders, the introductory APR applies to non-BFCU balance transfers and the rates are valid for the next twelve billing cycles. The introductory APR does not apply to cash advances. We apply your minimum payment to balances with the lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. Must apply for card by February 25, 2022 and transfer balance by March 31, 2022.

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, 8:30am - 5:00pm
Wednesday, Friday 8:30am - 7:00pm
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

Saturday, January 1st
New Year's Day

Monday, January 17th
Martin Luther King Jr. Day

Scholarship Season is Here!

Boston Firefighters Credit Union is pleased to announce that we will be offering four scholarships this year. We have two \$5,000 college scholarships and two \$3,000 high school scholarships available. Applications will be on hand in our lobby or online at bosfirecu.com beginning on Monday, January 10, 2022. The last day to submit an application will be Friday, April 8, 2022. Good luck to all applicants!

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