

the **Exchange**

FALL 2023

BFCU
Banking for First Responders

*We're Spreading
Holiday
Cheer
This Year!*

You can get a
HOLIDAY LOAN

for only

7.99%
APR*

Get up to \$5,000

Take up to 12 months to pay

Offer available October 10, 2023
thru December 30, 2023



*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 \$20.13/week per \$1,000 borrowed for 12 months. No pre-payment penalties.



Congratulations to This Year's Scholarship Recipients!

High School



ROBIN GRIFFIN



MATTHEW O'LOUGHLIN



EMMA GREENE



PAULA MOCHEN

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, sign into your Online Banking account to sign up.

President's Message

*From the desk of Rich Hayward, Jr.
President and CEO*



Craig MacKenzie
Executive VP / COO

We are excited to welcome **Craig MacKenzie** to our team as our new Executive Vice President / COO.

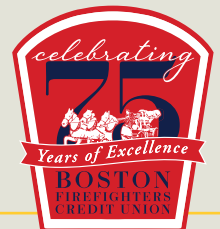
Craig joins us with extensive experience and a vast background in banking, and we look forward to utilizing his expertise to ensure that our members are getting the best service in our branch, over the phone, and online including our mobile app.

A handwritten signature in black ink.

Rich Hayward, Jr. | President and CEO



Federally Insured by NCUA





It's Never Too Soon To Plan For Your Financial Goals

And FRG Investments is here to help

Our available services include:

- Retirement Planning
- Investment Services
- Education Savings
- Rollover Services
- Life Insurance
- Estate Planning

As part of your BFCU membership, you can schedule a free consultation with the financial advisor **Ray Lazcano**.



Scan the QR Code to schedule an appointment!



RAY LAZCANO

Financial Advisor, LPL Financial



(857) 220-0152



frgfinancialadvisor.com

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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New Visa Rates Coming Soon

Current balances will remain at the old rate. All activity and transactions will be subject to the new rate moving forward. If Visa was opened within the last 12 months, your rate will change 12 months following open date.

PLATINUM VISA

10.90% APR*

CLASSIC VISA

13.90% APR*

Effective beginning 11/1/23

*APR = Annual Percentage Rate

NEW CHECKING ACCOUNT RATE

0.01% APY*

Effective beginning 12/1/23

*APY = Annual Percentage Yield



In Memoriam
TOMMY MATTHEWS

11/3/1941 – 8/1/2023



**Boston Firefighters Credit Union
Board of Directors**

————— **1980 – 2016** —————

Tommy was a devoted and beloved Director for many years as well as a dear friend. His visits to the branch, his smile and his stories will be missed greatly.