

the Exchange

BFCU
Banking for First Responders

HOME EQUITY LINE OF CREDIT LIMITED TIME OFFER VALID UNTIL 4/30/2024



Get the flexibility you need with this Special Rate

5.99%
APR*

Introductory Fixed Rate
First 12 Months

8.50%
APR*

Current Fully Indexed
Variable Rate

*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 introductory period, your rate will change to the current prime rate, with a floor rate of 4.00% APR. Maximum borrowing amount is \$200,000 based on 80% loan to value. All loans are subject to approval. Minimum initial advance is \$5,000. Minimum payment will be calculated on a 10 year amortization schedule. APR = Annual Percentage Rate. Variable APR is subject to change without notice. Maximum APR is capped at 16.00%. Property insurance is required. No pre-payment penalties after 24 months. A reimbursement fee will be assessed in the amount equal to the loan origination costs incurred by the credit union at the time of application. The index is the prime rate published in the Money Rates column of *The Wall Street Journal*. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of 1 day before the date of any annual percentage rate adjustment. Offer ends April 30, 2024.

Contact us to learn more!

BFCU
Banking for First Responders

617.288.2420 | bosfirecu.com

Federally Insured by NCUA



GET READY FOR SPRING WITH BFCU'S VISA® PLATINUM BALANCE TRANSFER SPECIAL!

TAKE ADVANTAGE OF A LOW INTRODUCTORY
RATE WHEN YOU TRANSFER YOUR EXISTING
BALANCE TO A BFCU VISA® PLATINUM CARD

No Fee Balance Transfer

Offer open to all members with a
VISA® Platinum Card

3.90%
APR*

Introductory rate for 12 billing cycles!

Following the introductory period rate
will change to our standard rate of

10.90%
APR*

*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 standard rate of 10.90% APR for the BFCU VISA Platinum card. 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 and purchases. 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. Promotion begins April 1, 2024 and ends April 30, 2024.

ANNUAL MEETING NOTICE

Monday, April 29 at 10am

Florian Hall | 55 Hallet Street, Dorchester, MA 02122

Please visit our website for additional details.



2024 Scholarship Announcement

BFCU will once again be providing two College Scholarships (\$5,000), and two High School Scholarships (\$3,000). You can pick up applications at the Credit Union or download them from our website. All applications must be submitted by the deadline of Friday, May 31st to be considered.



BFCU members have access to a free consultation with First Responders Group's (FRG) Financial Advisor, Ray Lazcano

FRG Products and Services:

- Retirement Planning
- Education Savings
- Investments Services
- Rollover Services
- Life Insurance
- IRA and ROTH IRA



Scan to Schedule an Appointment!



RAY LAZCANO
LPL Financial Advisor

First Responders Group
60 Hallet St., Dorchester, MA 02124

(857) 220-0152

frgfinancialadvisor.com

raymond.lazcano@lpl.com

facebook.com/FRGRayLazcano

FRG | Investments
for First Responders

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Boston Firefighters Credit Union (BFCU) and First Responders Group (FRG) are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using FRG and may also be employees of BFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, BFCU or FRG. Securities and insurance offered through LPL or its affiliates are:

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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Your Credit Union (BFCU) provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay BFCU for these referrals. This creates an incentive for BFCU to make these referrals, resulting in a conflict of interest. BFCU is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed info

TAKE ADVANTAGE OF OUR NO FEE CHECKING ACCOUNTS

ENJOY THE BENEFITS OF

- NO MINIMUM BALANCE
- NO ANNUAL, MONTHLY OR PER ITEM FEES
- FREE ORDER OF STANDARD CHECKS
- ONLINE BANKING WITH FEATURES LIKE BILLPAY
- ATM NETWORKS WITH OVER 50,000 LOCATIONS

VISIT OUR WEBSITE
TO LEARN MORE



FEDERALLY INSURED BY NCUA

Member Services:



ACCOUNTS

- Savings
- Checking
- eChecking
- Term Share Accounts
- Money Market Accounts
- Student Accounts
- Jake Jr. Accounts
- IRAs & IRA CDs
- All Purpose Club
- Christmas Club

SERVICES

- Mobile Banking*
- Mobile Check Deposit*
- Surcharge Free ATM Networks
- Shared Branching
- Direct Deposit
- Bill Pay
- eStatements
- Zelle
- Apple Pay
- Wire Transfers
- Notary
- Payroll Deduction

LOANS

- Personal
- Vacation
- Tuition
- Auto (New & Used)
- Line of Credit
- VISA Credit Cards
- MA Save Energy Loan

REAL ESTATE LOANS

- Fixed & Adjustable Rate Mortgages
- Retirement Mortgage
- Veterans Mortgage
- Investment Property
- Home Equity Line of Credit

Manage your money from anywhere with our Mobile Banking App

For Apple



and Android



*Carrier Fees May Apply

Upcoming Days of Tribute

- Saturday, May 4**
International Firefighters Day
- Wednesday, May 15**
Peace Officers Memorial Day
- Saturday, May 18**
Armed Forces Day
- Sunday, June 9**
Firefighters Memorial Sunday

Upcoming BFCU Closures

- Monday, April 15**
Patriots' Day
- Monday, May 27**
Memorial Day
- Wednesday, June 19**
Juneteenth

SIGN UP FOR



By enrolling in eStatements, you will not have to watch the mail for your important financial documents. In addition to being better for the environment you will enjoy earlier delivery, increased security and the ability to access them from wherever you are. Cut down on the clutter and go paperless by signing up for eStatements.

Sign into Online Banking to enroll.

Board of Directors

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

Associate Board Members

- Jay Broderick (BPD, Retired)
- Chris Donohue (MA State Police)
- Todd Joyce (E-55, Gr. 3)

Location & Hours

60 Hallet Street, Dorchester, MA 02124

Lobby and Drive - Thru Hours

- Monday - Wednesday..... 8:30am - 4:00pm
- Thursday - Friday..... 8:30am - 5:00pm
- Saturday..... 8:30am - 12:30pm

Call Center Hours

- Monday - Friday..... 8:30am - 5:00pm
- Saturday..... 8:30am - 12:30pm

Contact Numbers

Main Phone Line:	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:	617.288.8752
2nd Floor Fax:	617.288.8750

BFCU Networks



Federally Insured by NCUA
Equal Opportunity Lender

