B&I

A Community Chartered Federal Credit Union

Member Focused. Community Minded.



Home Banking & Mobile Ban

Stuck at home or out running around... you can conduct your credit union business!



CHECK BALANCES, TRANSFER FUNDS, PAY BILLS, AND MORE!

Early in the morning, late at night or over the weekend, the choice is yours.

Enroll online or contact us if you need assistance.

www.busindcu.com

Click on our Home Banking link.

us

If you're thinking about purchasing a new or used vehicle, we know you want the best financing available when it comes to your vehicle purchase.

Our competitive low rates mean you could be saving money on your auto loan from the day you drive off the lot. Enjoy convenient pre-qualification that allows you to shop with confidence and know exactly how much of a car you can afford.

We also offer quick loan processing, an easy online loan application and other great options! Call today to schedule an appointment with a loan specialist.



We have extended our

2.99% APR

through 3/31/2021 for Model years 2015 & newer!

 $APR = annual\ percentage\ rate...loans\ subject\ to\ credit\ approval...refinances\ do\ not\ apply\ to\ vehicle\ loans\ currently\ financed\ with\ B\ \&\ I...\ call\ for\ details.$

ANNUAL MEETING NOTICE

January 23, 2021 · 1:30 p.m.

Due to COVID 19 GUIDELINES, the meeting will be held by way of a telephone conference call at 1:30 p.m. To join the annual meeting, email your name to: supervisorycomm@busindcu.com or call 812-372-6091 ext. 102 and leave your name and phone number. Please notify us by January 16, 2021. Once we receive your request to join the meeting, we will respond to you with the number to call and a passcode. Annual meeting open to members only.



TRAVEL NOTIFICATION

Taking A Trip? Let Us Know!

Whether it is an overnight getaway or a two-week excursion, let us know if you are planning to use your ATM,

Debit or Credit Cards.





WATCH OUT FOR SCAMMERS!

FOUR SIGNS IT COULD BE A SCAM

Scammers *PRETEND* to be from an organization you know. Scammers say there is a *PROBLEM* or a *PRIZE*Scammers *PRESSURE* you to act immediately.
Scammers tell you to *PAY* in a specific way.

Have you moved recently or changed your email address?

Please make sure we have your most current mailing address, email address and phone number. Let us know when you change your address, as we are required to have a signed

change of address form before any returned mail can be forwarded to your new location. Providing this form will help avoid a return mail fee.



STATUTORY LIEN NOTICE:

The following is advance notice of our right to impress a statutory lien which is being disclosed to all our members by means of this newsletter and may be enforced without additional notice.

STATUTORY LIEN:

If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your accounts at the time of default to satisfy that obligation.



YOUR ACCOUNT ACTIVE

Making a deposit or withdrawal within each six-month period keeps your account active and avoids it going dormant and incurring a dormant fee. As a reminder, you need to always keep a minimum of \$5.00 in your share savings account.

LOCATIONS • HOURS • PHONES

MAIN OFFICE

740 North Marr Road Columbus, Indiana 47201-6660

Monday thru Thursday ~ 8:30-5:00 Friday ~ 8:30-6:00 Saturday ~ 8:30-12:30

> (812) 372-6091 Fax: (812) 372-6093 Toll Free: 1-800-523-2240

SYBIL (touch tone teller) 1-800-264-5600 ~ 1-812-378-5600

BRANCH

2118 Lanier Drive Madison, Indiana 47250-2019

Monday thru Thursday ~ 8:30-5:00 Friday ~ 8:30-6:00 Saturday ~ 8:30-12:30

> (812) 273-4044 Fax: (812) 273-4055

ATM Machine

740 North Marr Road, Columbus 2118 Lanier Drive, Madison 24 hours a day ~ 7 days a week

WEBSITE: http://www.busindcu.com E-mail: bifcu@busindcu.com

NCUA

NMLS #644148



2020 INTEREST STATEMENTS WILL BE MAILED BY JANUARY 31, 2021

These include: 1099 interest, 1099R and 1098 mortgage interest.

HOLIDAY CLOSINGS

NEW YEAR'S DAY January 1st

MARTIN LUTHER KING JR. DAY January 18th

PRESIDENTS' DAY
February 15th