

B & I

A Community Chartered Federal Credit Union

Member Focused. Community Minded.

EFFECTIVE JANUARY 3rd, 2022 THE MADISON BRANCH WILL BE CLOSED ON TUESDAYS.

As with many businesses, we're unfortunately experiencing staffing shortages due to the impact of the pandemic and had to make the tough decision to close this location on Tuesday each week. The ATMs will remain available during this time.

During this **TEMPORARY** closure, we encourage you to utilize our online and mobile banking channels to conveniently manage your finances 24/7. Our Columbus office will remain open regular hours and would be happy to assist you in any way. The phone number is 812-372-6091 and located at 740 N. Marr Road.

We apologize for any inconvenience this may cause. We are committed to returning to regular hours as soon as possible. We appreciate your patience and understanding.



2022
Happy New Year

NEW YEAR. NEW YOU.

*Now is the perfect time
to start any financial
resolutions through us!*



2.49% APR

UP TO 84 MONTHS FINANCING!

**Fantastically low rate on Purchases
and Refinances from other institutions!**

Model Years 2017 or newer

*Now's a great time for **Instant Savings & Benefits** by locking in this vehicle financing offer!*

APR = Annual percentage rate...loans subject to credit approval...contact a loan specialist for details...special refinance rates do not apply on loans currently financed with B&I.

ANNUAL MEETING NOTICE

**January 22, 2022
1:30 p.m.**

Because of the ongoing COVID issues, 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 12, 2022. Once we receive your request to join the meeting, we will respond to you with the number to call and a passcode.



Home Banking

Stay out of the cold and snow, by having your banking needs brought to you.

- Transfer funds
- Check account activity
- Pay bills

Go to: www.busindcu.com to get started. Call us if have any questions!



HOLIDAY CLOSINGS:

MARTIN LUTHER KING JR DAY

Monday, January 17th, 2022

PRESIDENT'S DAY

Monday, February 21st, 2022

Keep Your Account Active:

Making a withdrawal or deposit, within each six-month period keeps your account active. In doing so, you avoid the account going dormant, and avoid a dormant account fee.

Ways to Avoid Fraudulent Activity



Four Signs of a Scammer

- Be mindful of where and who you give account and card information to.
- Do not share your personal account information with anyone.
- Verify phone requests and information needed.
- Scammers **pretend** to be from an organization you know.
- Scammers say there is a **problem or prize**.
- There is **pressure** to act immediately.
- Scammers say to **pay** in a specific way.

Updated Information:



*Planning to move...*let us know your new address (avoid returned mail fees)
*New email address...*let us know
*New phone number...*let us know

Having your account information updated ensures that we can send you the latest promotions and newsletters, avoids fees, and lets us contact you if need be.

Lobby Now Open!

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



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.