



A Community Chartered Federal Credit Union

Member Focused. Community Minded.

Technology Upgrades and New Online Banking: We will be upgrading our core banking system to bring you the best service and latest secure technology.

The upgrade will take place between Oct 31 - Nov 3, 2022.

What is being upgraded? Our core processor is being upgraded. This is the computer software and hardware we use to process transactions and maintain member deposits and loans. It also supports services such as Debit Cards and Online Banking. We will also be migrating to a new online banking and mobile banking platform.

What can you expect? During the conversion, our online banking and bill pay system will be offline for installation and training. If you use online banking, you will be logging into a new platform with a new username and password after Nov 3, 2022. We will provide detailed instructions closer to that date. We will keep you informed throughout the entire process via direct mail, lobby notices and regular updates at www.busindcu.com/updates.

Printed Statements: All members will receive a printed bank statement (even those on e-statement) for October End of Month (to be mailed early November). Once our conversion is complete, e-statements will resume for those that have chosen that option.

Important notice about your online and mobile banking access starting October 31st!



Take Action

Please let us know if your phone number, email address, mailing address, or beneficiary contact has changed.



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Online Banking and Billpay will be unavailable from 5:00pm Monday 10/31/2022 thru 8:30am Thursday 11/3/2022.



1 & 2

Online Banking and Billpay will be unavailable. Our Credit Union will be closed for technology upgrades.



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Online banking will require a new login link. Login instructions can be found at busindcu.com. Mobile users will need to install our new mobile app.



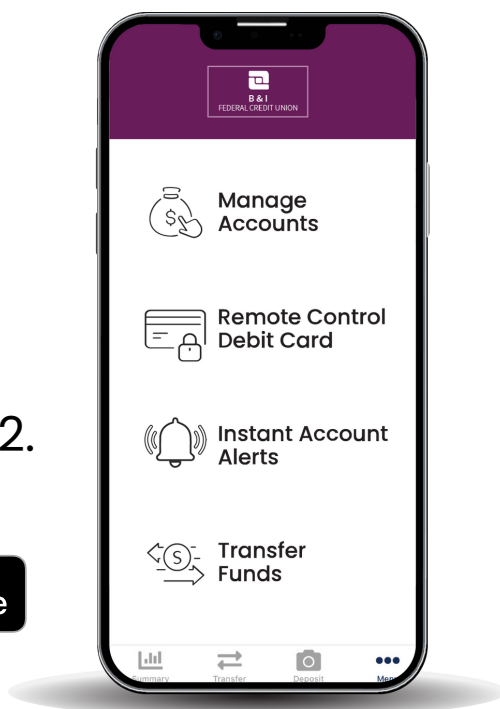
Important!

Online Banking and Billpay will be unavailable during our upgrade.

Visit busindcu.com for full details on this update and our new online banking guide.

Banking at your fingertips!

Our new mobile app will be available
Thursday, Nov 3, 2022.



Costly Auto Loan Mistakes

We've been in the auto lending business for decades and have two tips to share when it comes to buying your next vehicle.

1. Know Your Credit Score And Budget Before You Go.

Don't head to the dealership without knowing two critical numbers: Your credit score and approved loan amount. Don't let the dealership define your creditworthiness or pressure you into higher interest rates and higher fees than you can find elsewhere. Utilize your credit union membership and get loan pre-approval before you car shop. We can help you determine the loan amount, rate, and monthly payment that fits your financial health before you even step on the lot.

2. Get The "Extras" From A Trusted Source.

When purchasing products such as Credit Life & Disability, Gap Insurance, and Extended Car Warranties, we encourage you to research your options. While these products are often sold through the car dealership, they may include a high markup. When you get a loan through the credit union, you can add these at a much lower price as a benefit of your membership.

Ready to car shop?

Let us help by helping you determine your pre-approval amount. We help members every day review their loan options and save them money. We do not charge auto loan application fees.

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

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 INSURED. Equal Housing Lender.
NMLS #644148

Holiday Closings

COLUMBUS DAY

October 10th

VETERANS DAY

November 11th

THANKSGIVING DAY

November 24th

CHRISTMAS DAY December
26th (Observed)

NEW YEARS DAY

January 2, 2023 (Observed)

Annual Meeting Notice

Saturday, January 28, 2023
Starting at: 1:30pm

Hampton INN
12161 N. US 31 • Edinburgh, Indiana