



FEDERAL CREDIT UNION

MEMBER NEWS

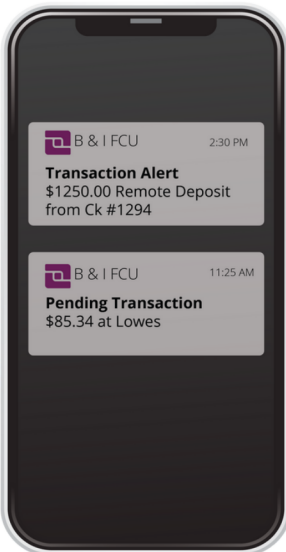
Member Focused. Community Minded.

Winter 2023

Thank you for your patience!

Thank you for being patient during our technology upgrade and launch of our new online and mobile banking tools.

This new platform brings you the latest security and banking technology. Our team is excited to bring these new features to you. Please see below for tips on using two of the new features. You can find video tutorials and more step by step instructions at busindcu.com

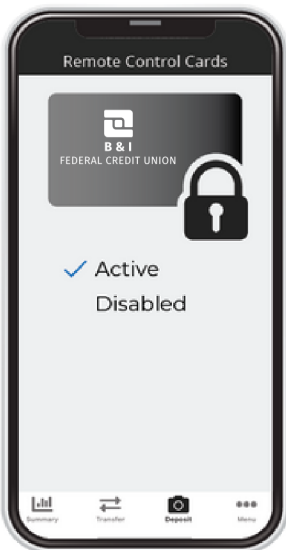


HOW TO SET UP PUSH NOTIFICATIONS AND ALERTS

Keep your account secure with instant alerts!

- Account Activity & Balance
- Deposits or withdrawals
- Loan payment reminders
- And more!

Log in to Online Banking or our Mobile App and select NOTIFICATIONS to manage the types and frequency of your alerts.



TURN YOUR DEBIT CARD ON AND OFF WITH REMOTE CONTROL

Active: Ready for use

Disabled: Turned off until reactivated

Online Banking and our Mobile app have this security feature built-in. On the main menu, look for "Remote Control Cards". From there you can control your debit card with one tap

ANNUAL MEETING NOTICE

JANUARY

28

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

Hampton Inn
12161 N. US 31
Edinburgh, Indiana

Christmas LOAN

- UP TO \$2000.00
- 7.99% APR*
- 24 MONTH TERM
- ENDS JAN 31, 2023

APPLY ONLINE: [BUSINDCU.COM](https://busindcu.com)

*APR = Annual Percentage Rate. Approval based on creditworthiness. The Credit Union reserves the right to discontinue or modify this product and service at any time. Equal Opportunity Lender. A loan amount of \$2,000 for 24 months at 7.99% APR will have a monthly payment of \$90.45.



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.

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.

HOLIDAY CLOSING:**NEW YEARS DAY**

January 2 (Observed)

**MARTIN LUTHER KING JR
BIRTHDAY**

January 16

PRESIDENT'S DAY

February 20

SKIP A PAYMENT:

You may skip your consumer loan payment ONE time within a rolling 12 month period, per loan. You can choose the month that works best for you. To skip your payment, please contact the credit union or use our form available on **busindcu.com**. Terms apply.

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

BRANCH

2118 Lanier Drive
Madison, Indiana 47250-2019
Monday ~ 8:30-5:00
Tuesday ~ CLOSED
Wednesday & Thursday ~ 8:30-5:00
Friday ~ 8:30-6:00
Saturday ~ 8:30-12:30
Phone: (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: www.busindcu.com

E-mail: bifcu@busindcu.com

NCUA INSURED. Equal Housing Lender.
NMLS #644148

AUTO LOANS

Business & Industrial Federal Credit Union is currently offering **extremely competitive auto loan rates** with up to 84 months financing on certain model years. Whether you're looking to drive a new or used car off the dealership lot, purchase one from an individual, or want to lower your current rate, we can help! Visit us at **busindcu.com** to check out our low rates and to apply online!



Pass it on: **Membership with B & I FCU!**

We are more than banking - we are here to help you gain a financial advantage.

As a current member you know all about the great benefits of membership. So feel free to pass it on to family members, neighbors, friends, co-workers, etc.

Tell them they can gain more information by calling us or by visiting our website at **busindcu.com**.