

# MEMBER NEWS

Member Focused. Community Minded.

Spring 2023



# Avoid the Pressure of Financing on the Spot!

### Get pre-approved with us!

We offer loans for new and used autos, as well as recreational vehicles.

We encourage you to compare our rates to those of any other financial institution or dealer in the area.

#### Your credit union membership brings you:

- Competitive and convenient terms on purchases and refinances from other financial institutions.
- Easy application and loan process
- Electronic payment options
- Low cost Mechanical Repair Coverage
- Low cost GAP coverage

Check our Rates by visiting us online at busindcu.com and click on the loan/rates icon.

## **Get Ready for Summer!**

Your membership allows you to get the best rates on boat, motorcycle or RV loan from BIFCU!

#### **Apply online!**







Boat

#### Mechanical Repair Coverage

The possibility of an unexpected repair cost on your vehicle will always exist. Now you have the opportunity to get the added protection you need with Mechanical Repair Coverage. You can add mechanical repair coverage at the time of loan closing or you can add to any used car you own.

## Guaranteed Asset Protection (GAP)

Put your membership savings to work! Save on GAP through the credit union versus paying more at the dealership! In the event of a total loss of your vehicle (theft, collision, etc) your auto insurance settlement likely will not cover the amount owed. GAP makes up the difference!



## Taking a trip?

Whether it is a much needed vacation or an overnight getaway, avoid any issues by planning ahead and letting us know if you plan to use your debit card!

#### **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.

#### **KEEP US UP TO DATE:**

It's important that you let us know of any changes to your information. For example: mailing address, email address, or phone number.

#### **WATCH OUT FOR SCAMMERS!**

4 warning signs to watch for:

- 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

#### Longtime Community Volunteer and Credit Union Board Member given Distinguished Hoosier Award

Jerry L. Williams was recently awarded the Distinguished Hoosier Award. This award is granted at the discretion of the Governor to Hoosiers who have uniquely brought admiration and respect to the state through their character and accomplishments. Jerry received this award in recognition of his excellent service to the community, including volunteer work across multiple organizations.

Pictured are Jerry Williams & Roberta Mullins, Board President

Indiana State Senator Greg Walker presented the award to Jerry Williams at

the Business & Industrial Federal Credit Union annual meeting on Saturday, January 28, 2023. He was recognized for his 42 years of volunteer service on the credit union's board of directors.

#### **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: I-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

#### **HOLIDAY CLOSINGS:**

MEMORIAL DAY Monday, May 29

**JUNETEENTH** Monday, June 19

**INDEPENDENCE DAY** Tuesday, July 4

**LABOR DAY** Monday, September 4

Congratulations to all students graduating this year! We wish you all the best!

