



FEDERAL CREDIT UNION

# MEMBER NEWS

Member Focused. Community Minded.

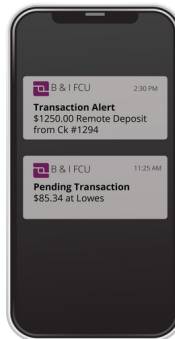
Winter 2024

## Thank you for your patience! It's been 1 year since our upgrade!

It has been one year since our upgrade to new online banking and our core processor. We thank you, our members, for your patience during the transition. Nearly every tool on the back-end was upgraded as well which required a lot of hard work from our staff and it has paid off! We are proud to have made the investment for our credit union and for our members!

**Our upgrade brought these new services. Are you using them?**

- New Mobile App
- Instant Push Notifications
- Email Transaction Notifications
- Remote Card Control
- ATM Location Finder in our App
- Streamlined Online Loan Applications



Thank you to all of our members for making 2023 another successful year for the credit union. The team at B&I FCU wish you and your families a safe and prosperous new year.



B&I Federal Credit Union has once again been awarded the highest (5-star) rating for financial strength and stability. Earning a 5-star rating indicates that we are a safe, financially sound credit union.

## ANNUAL MEETING NOTICE



Saturday, January 27th, 2024

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, 2024

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. A loan amount of \$2,000 for 24 months at 7.99% APR will have a monthly payment of \$90.45. Special ends 1/31/2024. Equal Opportunity Lender.



### 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 1

#### MARTIN LUTHER KING JR BIRTHDAY

January 15

#### PRESIDENT'S DAY

February 19

### 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](http://www.busindcu.com)  
E-mail: [bifcu@busindcu.com](mailto:bifcu@busindcu.com)  
NCUA INSURED. Equal Housing Lender.  
NMLS #644148

## Our Financial Cooperative supports our Communities!

Cheers to our valued members for spreading warmth and care where it was needed most in the communities we serve! Check out some of the ways we made a difference in 2023.

Our members rallied together to donate cash, blankets, food, and toys to the **Bartholomew County Humane Society**.

We impacted tomorrow's leaders with financial support for a local **D.A.R.E. (Drug Abuse Resistance Education)** 10 week program for elementary students.



A helping hand was given through donations to **Norton King's Daughters' Health** to benefit women and newborn health at the hospital.

We volunteered at the **Reality Store** where Bartholomew County 8th graders received an engaging crash course in managing money.

### *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](http://busindcu.com)**.