

APRIL 2014

# BEST FINANCIAL credit union

BFCU Routing and Transit Number  
272483316



## THE BEST FINANCIAL VISA OUTPERFORMS THE REST

At Best Financial, we skip the sneaky credit card tricks (like hidden fees and sudden rate hikes) and go straight to savings and convenience with:

- A fixed rate as low as **8.99% APR\***
- No annual fees
- 25-day grace period
- Worldwide purchasing power
- ScoreCard bonus points program
- And more!

Apply for the best of the best! Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) or stop by the Credit Union to apply for a Best Financial VISA today.

\* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

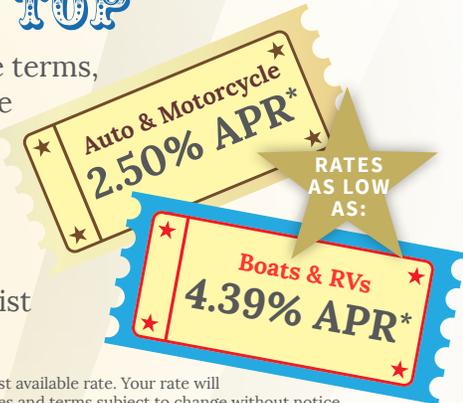


## WE HAVE THE BEST LOANS UNDER THE BIG TOP

With competitive rates, flexible terms, and friendly service, our vehicle loans are sure to make you “ooh” and “aah!”

Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) to apply online, or stop by the office and we’ll be happy to assist you in person.

\* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



## INSURANCE SAVINGS AS HIGH AS THE WIRE

With Meemic, you can save big on Auto, Home, Life, Health and Motorcycle Insurance and more!

- NEW TEACHER DISCOUNT | SAFE DRIVER DISCOUNT
- PAID IN FULL DISCOUNT | SENIOR DISCOUNT
- MULTI-POLICY DISCOUNT | PRIOR CARRIER DISCOUNT
- RENTERS INSURANCE

Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) to learn more.



Meemic  
INSURING OUR EDUCATIONAL COMMUNITY



## WHAT'S HAPPENING UNDER THE BIG TOP

Here at Best Financial Credit Union, we're always looking for better ways to serve our members and meet their financial needs.

We're pleased to inform you of a system-wide upgrade we will be performing in September. This upgrade will provide our members with new and enhanced financial tools and features that will help you more easily and more effectively manage your finances. Please watch for more details coming soon!

### Annual Meeting Reminder

The 2014 Annual Meeting is just around the corner, and you're invited to attend! The meeting will be held Monday, April 28, 2014, at 6:00 p.m. inside Best Financial CU's lobby. We hope you will plan to join us!

### IRA Contributions

Helping you reach your financial goals for retirement is important to us here at Best Financial Credit Union. That's why we are pleased to offer easy, tax-advantaged savings options to help you grow your nest egg. We offer both Traditional IRAs and Roth IRAs, so we're sure to have an account that's just right for you. Simply contact a member service representative to learn more about your options—we'll help you choose the right retirement account for you and your circumstances.

Already have an IRA? You have until April 15, 2014, to contribute to your 2013 IRA. Please be sure to specify you are making a 2013 contribution.

BE AMAZED BY

# Kasasa

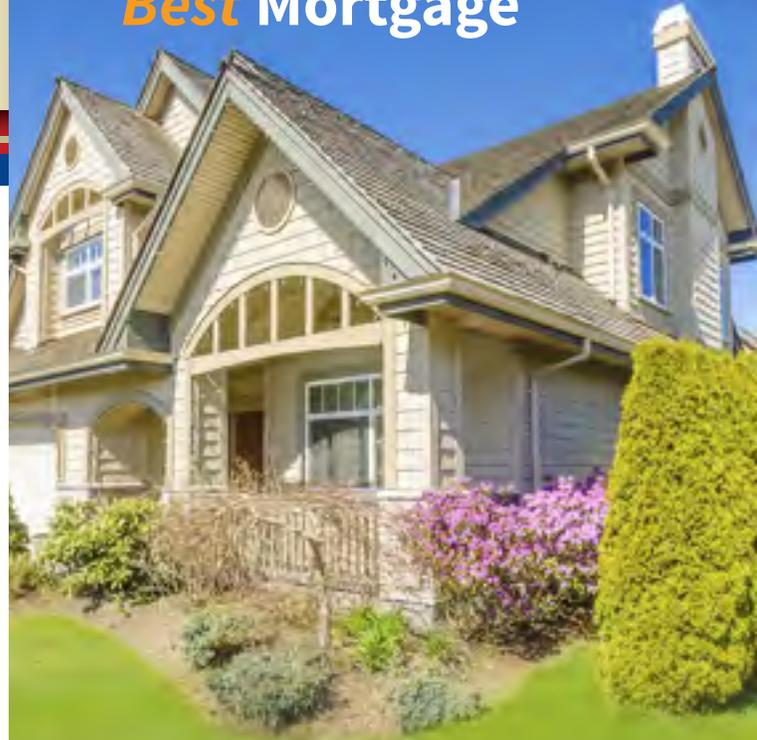
TUNES®

If you're a lover of music and movies, Kasasa Tunes is the account for you! With Kasasa Tunes, you get digital download reimbursements on music, movies, and more—plus, nationwide ATM fee refunds!<sup>1</sup>

Contact the Credit Union to learn more about our other Kasasa account opportunities and to open your account today.

<sup>1</sup> To earn downloads and ATM fee refunds each month, each qualification cycle you must have at least 10 debit card purchases post and settle, be enrolled and log into online banking at least once, and be enrolled and receive eStatement notice.

## Come See Us for the Best Mortgage



When it comes to financing your home, why not turn to a lender you already know and trust? At Best Financial Credit Union, we offer a wide variety of mortgage loan solutions, and since your best interests are always our priority, you can rest assured we'll help you find the loan that's just right for you. Stop by to speak with one of our friendly Mortgage Loan Officers or visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) for current rates and details.

# CATCH THE \$AVE WAVE

## National Credit Union Youth Week™

Everybody loves the fun and excitement of visiting the beach, so Best Financial Credit Union is looking forward to bringing the beach to you! National Credit Union Youth Week is coming up, and with this year's theme, Catch the \$ave Wave, we are excited to show our younger members just how much fun it can be to visit – and even save at – the credit union!

We will have refreshments, treats and prizes during the week of April 20-26, so it will be a great opportunity to bring your child or grandchild in to the Credit Union for some surf's up fun. We look forward to seeing you there!



April  
20-26



## 2014 Scholarships Available

Best Financial Credit Union will be awarding two \$1,250 Scholarships, available to graduating seniors and his/her most influential teachers. \$1,000 will be presented to the student, and \$250 to the teacher for use in their classroom. If you wish to apply for the scholarship, you have until April 15, 2014, to submit your entry to the Credit Union.

Please contact the Credit Union or visit your school's guidance office for an application. Best of luck!

## Great Gifts for Mom, Dads or Grads!

VISA gift cards can be used anywhere that accepts VISA! They're great for weddings, birthdays, Mother's Day, Father's Day, and graduations too. Stock up on VISA gift cards by visiting your credit union today.



Join us for another Community Outdoor Movie Night at Best Financial! We will be hosting an outdoor movie night in our parking lot on June 27, 2014 from 8:00 p.m. to 11:00 p.m. with cotton candy, popcorn and slushes for members of all ages. So save the date for another fun night under the stars, and don't forget to bring your own chair!

# You'll Always Have Nationwide Access to Your Hometown Credit Union

When you joined Best Financial Credit Union, you joined more than just a friendly, hometown credit union. You joined a nationwide network of Shared Branch Locations that offer you access to thousands of locations all around the country. **And although, effective July 1, 2014, members will no longer have access to the xTend Shared Branch Network,** you will



still have access to over 5,000 CO-OP Shared Branches throughout the entire nation! Plus, as always, you'll have 24/7 access to your Best Financial accounts through your ATM/Debit card and Credit Card.



Need to find a CO-OP Shared Branch location nearest you? Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) to use our convenient online branch locator.

## MEMBER TESTIMONIAL

Gary – known to many as Teepot the clown – has been a member of Best Financial Credit Union for over 40 years. As a former teacher at Muskegon Public Schools and a current math teacher at Muskegon Community College – it's clear that he loves working with children.

Over the years Gary has taken advantage of many products and services Best Financial Credit Union has to offer including a BFCU FREE checking account, low rate loans and a business account. He loves how quick and easy it is to get a loan at Best Financial Credit Union and the friendly and familiar faces of the employees.

The friendly familiar faces here at BFCU are always prepared to help you - from completing daily account transactions, to applying for a loan, to opening an IRA, and lots more! Please stop in and let us know what you need!



[www.bestfinancialcu.org](http://www.bestfinancialcu.org)

### Friendly Reminder:

Have your tax refund directly deposited into your Best Financial account. All you need is our Routing & Transit Number: **272483316**, your account number, and the suffix you want the money to go into. Savings is (000) and Regular Checking is (001).



Monday, Tuesday, Friday..... 9:00a.m. - 5:00 p.m.  
 Wednesday..... 10:00 a.m. - 5:00 p.m.  
 Thursday..... 9:00 a.m. - 6:00 p.m.  
 Saturday ..... 9:00 a.m. - 12:00 p.m.

#### 24 Hour Phone Teller

Toll Free ..... 888.251.6143

#### Lost or Stolen Cards

Debit MasterCard® ..... 800.236.2442  
 VISA® ..... 866.333.4740

County Teachers Insurance Agency..... 231.733.1329  
 BFCU Routing and Transit Number..... 272483316  
 NMLS Number..... 799647



Federally insured by NCUA.

