



Money Matters

Bison Federal Credit Union
Fall 2023

Enjoy more, stress less! Apply for a holiday loan.

Let's face it. The holiday season can be incredibly stressful. Funds to cover all the gifts, decorations, food, and festivities can be hard to come by...until now. From October 1 – December 31, 2023, the credit union is offering you the chance to enjoy more and stress less this season with a low-rate holiday loan!

Borrow up to \$1,200 for 12 months

Rates as low as

12.00% APR**

Enjoy more and stress less this season. Apply for your holiday loan today at www.bisonfcu.com.

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.



Saving pays off. It's time to cash in on your Christmas club!

Happy holidays to you! You've saved money all year long in your holiday club account and now all that saving is going to pay off – just in time for your holiday shopping sprees.

Your holiday funds will be released to your savings account and available for your use effective November 1, 2023.

Don't have a Christmas club account yet? Get a jump start on next year's shopping season by opening one today. You'll contribute a little each month, all year long in 2024 and then you'll be able to access the accumulated savings this time next year.

Visit www.bisonfcu.com to open your Christmas Club Account today!

NCUA



Tis' the SEASON for FREEZING your loan payment!

Holiday skip-a-pay is back.

Beginning **October 24, 2023** you can apply to skip a loan payment* in December and use the freed up funds to cover holiday expenses. Interest on the loan will continue to accrue but you won't need to make another payment until the following month.



SKIP-A-PAY AUTHORIZATION

Simply complete this loan deferral certificate, choose a method for paying the small fee, sign and return it to BFCU (2 West MacArthur, Shawnee, OK 74804) by November 24, 2023.

This offer is valid toward your December payment(s) only and does not include single pay, mortgage, or VISA loan payments. With approved credit only, some restrictions apply.

I authorize Bison Federal Credit Union to set the due date ahead (1) month on the loan(s) skipped. In addition to the information stated above, I understand and agree to the following:

1. My next loan payment(s) will be due the following and each successive month until the loan is paid in full.
2. The number of payments is not increased, but the maturity of the loan will be extended one-month and the total interest charges will be somewhat greater than as stated when the loan was granted.
3. My loan must be current for the Credit Union to approve this authorization. Skip-a-month will not normally be approved for use more than one time in any 12-month period.
4. If the payment is made via ACH, I authorize the same month to skip the ACH withdrawal.

*Not all loans are eligible for the skip a pay program. Finance charges will continue to apply. A fee of \$20 will be assessed for each loan you skip. Other terms and conditions may apply; see credit union for full details.

Member Name:		
Member Number:		
Loan ID for loan(s) you would like to skip:		
1.	_____	
2.	_____	
3.	_____	
4.	_____	
There is a low processing fee of \$20 per loan. I wish to pay for this fee with (please check one):		
<input type="checkbox"/> Check or Money Order payable to Bison Federal Credit Union enclosed \$ _____		
<input type="checkbox"/> Transfer \$ _____ from my Bison FCU Checking account		
<input type="checkbox"/> Transfer \$ _____ from my Bison FCU Savings account		
Signature of Applicant:	Date:	Phone:



Holiday Closings

Columbus Day

Monday, October 9, 2023

Veterans' Day

Saturday, November 11, 2023

Thanksgiving

Thursday, November 23, 2023

Christmas

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024



Hours

Lobby

Monday – Friday
9:00 am – 5:00 pm

Drive Through

Monday – Friday
8:00 am – 6:00 pm

Saturday

9:00 am – 12:00 pm

Contact Us

Office

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Website

www.bisonfcu.org

Money Matters is published
for the members of
Bison Federal Credit Union.

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement and has been celebrated on the third Thursday of October since 1948. This year, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating you, our members, the world over.

We invite you to stop by the credit union on October 19th to help us celebrate ICU Day with cookies and punch in the lobby from 9:00 AM – 5:00 PM!



Salute to Service

Congratulations to the following BFCU employees who have recently celebrated service anniversaries!



Lanna Patton
32 years



Federally Insured by NCUA.