



Money Matters

Bison Federal Credit Union
Fall 2022

Light up the season with a holiday loan!

From gifts for family and friends to festive food and décor, the holiday season can be expensive. Apply for a holiday loan to lighten your load and light up your season!

Borrow up to \$1200 for 12 months

Rates as low as 9.90% APR*

Limited time only: October 1 – December 31, 2022

Apply today to light up your holiday!

www.bisonfcu.com

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



You saved all year and now your cash is here!

It's go-time for holiday shopping! You've saved money all year long in your Christmas club account just for this occasion. Now it's time to reap the benefits of your work. Your holiday funds will be released to your share account and available for your use effective November 1, 2022.

Don't have a Christmas club account yet? Make sure to open one today and get a jump on saving for next year. Simply contribute a little each month, all year long, and then access the accumulated savings just in time for the next shopping season.

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



Check everything off your list with VISA®!

Apply for a VISA® credit card from the credit union today and start checking off all of the gifts on your list this holiday season.

Rates as low as 8.90% APR*

- 25-day grace period
- Worldwide purchasing power

Apply today online!

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



Oh, what fun it is to...SKIP a loan payment!

Need extra cash this holiday season? Well, you're in luck! Our holiday skip-a-pay program is back! Skip your December loan payment and use your saved money for end of the year holiday expenses.

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 18, 2022.



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 10, 2022
- Veterans Day
Friday, November 11, 2022
- Thanksgiving
Thursday, November 24, 2022
- Christmas
Monday, December 26, 2022
- New Year's Day
Monday, January 2, 2023



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
2 W. MacArthur
Shawnee, OK 74804
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Fax: 405-275-6003
Toll-Free: 877-275-5014

Website
www.bisonfcu.org

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

INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

SUPPORTED BY: Credit Union National Association, International Credit Union Day, World Council, zogo

On October 20, 2022, Bison FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day® which highlights the many ways that credit unions across the world are helping members to empower their financial futures! We invite you to visit the credit union on the 20th and help us celebrate this day. We'll have cookies and punch in the lobby from 9:00 a.m. – 5:00 p.m. Stop by to celebrate!

Salute to Service

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

Lanna Patton
31 years



Federally Insured by NCUA.