



Money Matters

Bison Federal Credit Union
January 2021

Did 2020 and the pandemic fatten up your debt load?

Put it on a New Year's diet with a debt consolidation loan*!

Consolidate your debt into one convenient loan with a competitive rate and a single monthly payment and watch the unnecessary debt weight just fall off!

Rates as low as 11.49% APR*

Start shedding that unhealthy debt weight today! Apply by calling 405-275-5014 or visiting the credit union.

*Annual percentage rate. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.



Be on the lookout for details of our annual members' meeting!

We are busy planning our upcoming meeting. Please stay tuned to our website for the official meeting date and details.

SHARE-WORTHY BENEFITS!

What's better than reaping all the benefits of credit union membership? Sharing the wealth with your friends, neighbors, co-workers and well, even passersby on the street!

Share all the credit union benefits you've come to love such as the lower interest loans, fewer fees on products and services, greater dividends on savings and unmatched personal service. The benefits – and your family and friends – are worth it!



AUTO LOANS 2.0

Ready for a next level auto loan? Whether shopping for a new ride or refinancing your current one, you can access unbeatable rates and easy terms at the credit union!

Plus, you can get pre-approved, so you'll know your budget before you start shopping.

Take your auto loan up a notch. Apply for your 2.0 experience today by calling 405-275-5014 or visiting the credit union today!

*All loans subject to credit approval. Terms and conditions may apply. Existing Bison FCU auto loans are not eligible for refinance.



PREVENTING TAX-RELATED IDENTITY THEFT

With the dawn of each new year comes the dawn of a new tax season and, unfortunately, the potential threat of tax-related identity theft. This theft occurs when someone steals and uses your personal information to file a tax return claiming a fraudulent refund.

Keep in mind, the IRS will NEVER initiate contact with taxpayers by email, text, or social media to request personal or financial information; call taxpayers with threats of lawsuits or arrests or call, email, or text to request taxpayers' Identity Protection PINs.

If you feel your personal information has been compromised and you've become a victim of tax-related identity theft, you have options. For a complete list of action steps and prevention methods, please visit www.irs.gov.



Holiday Closings

New Year's Day
Friday, January 1, 2021

Martin Luther King, Jr. Day
Monday, January 18, 2021

President's Day
Monday, February 15, 2021



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

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

Getting out of debt

Want to get out of debt in 2021? Use these 5 ideas to get started!

- 1. Pay down your debt on a routine** – List your debts from smallest to largest and start aggressively paying down the debt with the largest interest rate first while making the minimum payments on the others. Once paid off, focus on the debt with the next highest interest rate and so on.
- 2. Look for coupons** – There are many coupons out there and much money to be saved if you take the time to find them. Search for coupons each time you want to make a purchase!
- 3. Cut your bills** – Identify areas in which you can pull back. Do you need a gym membership? Do you need cable? Evaluate alternatives to expensive bills and cut accordingly!
- 4. Make a budget** – Use a budgeting app to organize your finances so that your income is covering your expenses while allowing room for you to pay down your debt.
- 5. Consolidate your debt** – Bundle your debt into a debt consolidation loan with the credit union or transfer your high interest credit card debt to your credit union's lower rate credit card. You can possibly save lots in interest!



Congratulations to the

2020 Christmas Coloring Contest Winners!

Thank you to all who entered our Christmas coloring contest. We had a lot of great entries, but we had to choose only one per age group. Here are our 2020 winners:

Ages 1 – 3 years: Avadale Buzbee

Ages 4 – 6 years: Jacob Ballard

Ages 7 – 9 years: Lilee-Rae Ogden

Ages 10 – 12 years: Porter Blevins

Ages 13 – 15 years: Sophie "Indigo" Patison



Salute to Service

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



Heather
13 years



Courtney
5 years



Lacey
4 years

