



*Your  
Time To Shine...  
Step Up and Help Manage  
Our Credit Union's  
Future.*



## Nominees needed for 2020 Board of Directors & Supervisory Committee Members

One of the differences between credit unions and other financial institutions is that a credit union's Board of Directors and Supervisory Committee are made up of credit union members who volunteer their time to help insure that the credit union operates in the best interest of the membership.

Board of Director Candidates are nominated by the Board Nominating Committee and Supervisory Committee members are elected by the Board. Each group meets separately once a month.

Candidates must meet these requirements:

- Be able to attend monthly meetings
- Be a credit union member in good standing
- Have some knowledge of accounting or business financials (preferred but not required)

This year there will be two vacancies for the San Antonio Board Member positions and one for a Dallas Board Member position.

***If you are interested in being a candidate for the Board or Supervisory Committee***, please contact the credit union for further information. All requests must be received by November 30, 2019.

### FRAUD PREVENTION AT YOUR FINGERTIPS!

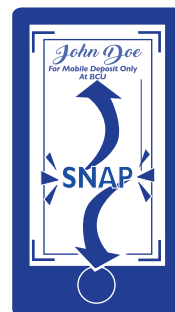


#### DON'T BE A VICTIM OF FRAUD ON YOUR CARD!

Download the CardNav app from your apple store or play store today and shop with confidence! With the CardNav app, you can turn your card **ON** and **OFF** as you go shopping, receive notifications, limit your transactions to a specific area and more! If you have any problems downloading the app, call us or visit any of our branches for help. **Protect your card, protect your money!**

**Reminder:** members making deposits through Mobile Capture must **'identify the deposit'** by writing on back of their check **"For Mobile Deposit Only At BCU."**

Without this written message, it may be possible that the check will be rejected, causing a delay in the member's deposit.





## BCU HELPS SPONSOR BUA GOLF TOURNAMENT

BCU was an Eagle Sponsor this year for the 10th Annual BUA Golf Classic benefiting Student Scholarships.

### CURRENT RATES



#### Christmas Loans

Borrow up to \$2,000 with rates as low as **7.50% APR** and up to 12 months to repay.

#### New Auto Loans

with rates as low as **2.75% APR**. No Payment for 90 Days. For vehicles 2018 and newer. Rate stated is with purchase of GAP and full relationship discounts.

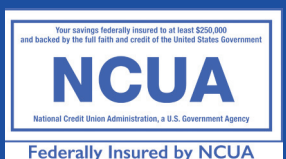
#### Dealer Rate Match Program

We will match your contract rate or ours, whichever is lowest. **No Payment for 90 Days**. Floor Rate 2.50% APR. Rate stated is with GAP purchase & full relationship discount.

#### Home Equity Rate Match Program

We will match your contract rate or our rate, whichever is lowest. Relationship discounts apply, Floor Rate 4.00% APR, up to 360 mo. term.

Actual rate may vary based on credit worthiness. Other restrictions may apply. Limited time offer.



### BAPTIST CREDIT UNION HOLIDAY CLOSINGS

**Monday, November 11, 2019**

**Veterans Day**

Main Office, All Branches, Drive-thru  
Closed

**Wednesday, November 27, 2019**

**Thanksgiving Eve**

Main Office, All Branches, Drive-thru  
Open 8:30 a.m. - Noon

**Thursday, November 28, 2019**

**Thanksgiving Day**

Main Office, All Branches, Drive-thru  
Closed

**Friday, November 29, 2019**

**Day After Thanksgiving**

Main Office Lobby & All Branches Closed,  
Main Office Drive-thru Open (9:00 - 4:00)

**Tuesday, December 24, 2019**

**Christmas Eve**

Main Office, All Branches, Drive-thru  
Open 8:30 a.m. - Noon

**Wednesday, December 25, 2019**

**Christmas Day**

Main Office, All Branches, Drive-thru  
Closed

**Wednesday, January 1, 2020**

**New Years Day**

Main Office, All Branches, Drive-thru  
Closed

### BUA EXPRESSES APPRECIATION

"Baptist University of the Americas is extremely grateful for the BCU donation of two gift baskets for our annual Faculty/Staff Advance on August 5, 2019. We use this event to kick-off the new school year and to show appreciation to our faculty and staff for their service to students and the south side community. Thank you for partnering with us in this endeavor and for the impact BCU is having in the community as well."

### OUR CHRISTMAS BOYSVILLE CHARITY FUNDRAISING IS ON!

Our yearly Christmas fundraising kicked off in October! Boysville is a comprehensive care facility designed to help boys & girls who cannot stay in their own home for a variety of different reasons, such as abuse, neglect, homeless, etc. There is also an Emergency Shelter for infants to age 17 & residential care for ages 5 to 18. You can be part of this great cause by bringing new or gently-used unwrapped gifts (toys, clothes, shoes) or donating your small change (or big bucks!) at the Main Office or any of our three branches in San Antonio. Any donations are very appreciated.

### NOTICE TO OUR MEMBERS

For members insured with Credit Insurance on their loans, coverage terminates on the last day of the month during which you reach the Maximum Age of 70 for Credit Life and 66 for Credit Disability.



Need a little help making someone's Christmas Bright?

## Ask about our Christmas Loan

Borrow up to \$2,000  
with rates as low as **7.50% APR**  
and up to 12 months to repay.

Rate based on credit worthiness. Other restrictions may apply.  
Effective Nov 1st – Dec 31, 2019



### HIGHLIGHTS FROM OUR ANNUAL MEETING

Last February we celebrated our Annual Meeting **REGENIA PATTERSON** was awarded **Best Employee of the Year**.



We also welcome our new Board Members: **EMILY TARIN, KEN COFFEE** and **CHRIS LIEBRUM**. We appreciate your commitment and wish you success in this new endeavour with us!



### NEW PARTNERSHIP, NEW BENEFITS!

BCU and LegalShield are partnering to bring you ID protection and legal assistance when you need it the most! For more information, visit: <http://legalshield.com/info/baptistcredit>

### SABA HUNGER WALK

Last Saturday, BCU participated at the 10th Anniversary of the Hunger Walk organized by SABA. We were happy to see so many new and familiar faces there! Take a look at the pictures by visiting and liking our facebook page!

### NOW, YOU CAN MESSAGE US ONLINE!

Last month, we started a messaging pilot program through our online banking that allows our members to send us quick, private, and secured messages through our system. It has been such a great success that we have implemented it to work even from your mobile! Try it out! Just log into your online banking and look for the **MESSAGES** button. That simple!

## Christmas for Boysville

Oct. 1 – Dec. 10

*There is a great need for any donation: Daily needs, Campus needs, and Seasonal needs. We usually focus on toys and clothes for Christmas, but Boysville accepts and appreciates any donation.*