



## Master the Season with MasterCard®

### BCU MasterCard®

Platinum, Gold, Classic, or Share Secured

Rates as low as 10.90% APR\*

Annual Percentage Rate. Rate based on  
Credit Worthiness. Other restrictions may apply.



## Nominees needed for 2019 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 that 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 15, 2018.***

### 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 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.





## BAPTIST CREDIT UNION - TITLE SPONSOR OF THE BUA GOLF TOURNAMENT - September 24, 2018



### 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 **2.50% APR.**  
**No Payment for 90 Days.**  
For vehicles 2018 and newer. Rate  
stated is with purchase of GAP and full  
relationship discounts.

#### Auto Refinance

with rates as low as **2.50% APR.**  
**No Payment for 90 Days.**  
Rate stated includes full relationship  
discounts and purchase of GAP. New  
money only.

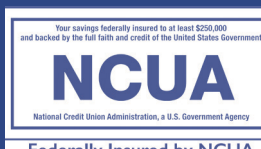
#### Dealer Rate Match Program

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 60 mo. term.

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



### BAPTIST CREDIT UNION HOLIDAY CLOSINGS

**Monday, October 8, 2018**

**Columbus Day**

Main Office, All Branches, Drive-thru Closed

**Monday, November 12, 2018**

**Veterans Day Observed**

Main Office, All Branches, Drive-thru Closed

**Wednesday, November 21, 2018**

**Thanksgiving Eve**

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

**Thursday, November 22, 2018**

**Thanksgiving Day**

Main Office, All Branches, Drive-thru Closed

**Friday, November 23, 2018**

**Day After Thanksgiving**

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

**Monday, December 24, 2018**

**Christmas Eve**

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

**Tuesday, December 25, 2018**

**Christmas Day**

Main Office, All Branches, Drive-thru Closed

**Tuesday, January 1, 2019**

**New Years Day**

Main Office, All Branches, Drive-thru Closed

### OUR CHRISTMAS BOYSVILLE CHARITY FUNDRAISING IS ON!

Our yearly Christmas fundraising for Boysville kicks off in October! Boysville is a comprehensive care facility designed to help boys and girls who cannot remain 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 and 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 welcome and appreciated.

### TOKENS OF APPRECIATION

Just a quick reminder that you can get Regal movie tickets for those rainy days, piggy banks for your grandchildren, and even tumblers to keep that coffee hot at all times...*Hmmm, come to think about it, they could make great Stocking stuffers too!*



### 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.