

Money Matters

Fourth Quarter 2024

Happy Holidays from BHSFFCU!

Wishing all our valued members a joyful holiday season! May your days be filled with warmth, happiness, and cherished moments with loved ones. Thank you for allowing us to service your financial needs. Here's to a prosperous new year ahead, brimming with success and new opportunities. Happy Holidays!

Virtual Auto Sale

The last Virtual Auto Sale of the year is here, October 1-31.
Shop for a vehicle from the convenience of your home.

- No payments for up to 90 days²
- \$100 discount towards the purchase of a BHSFFCU Guaranteed Asset Protection (GAP) plan³
- Special Auto Advisor discount of 0.25%⁴ off approved rate
- Outstanding TRADE-IN values
- Delivery of car to your home or office

RATES AS LOW AS
4.45%
APR¹



With the benefit of **Auto Advisors** FREE service, our expert team is here to assist you every step of the way. From detailed vehicle information to personalized financing options, we're committed to making your auto-buying experience seamless and enjoyable. Don't miss out on these limited-time offers—your dream car is just a click away!

The first step in the auto buying process is to get pre-approved for a Vehicle Loan. This way you can shop within your budget. Get pre-approved today online at www.BaptistHealthFCU.org, in a branch, or by calling/texting 786.257.2300.

¹APR = Annual Percentage Rate. Rates as low as 4.45% APR for 36 months. Rate includes a 0.25% discount for vehicles financed with a loan to value (LTV) of 80% or less. Advertised rates are subject to change without notice. Actual rate and guidelines may vary based on creditworthiness, collateral, and other factors. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply. ²First payment may be deferred up to 90 days, based on creditworthiness. Your interest accrues from the date of the contract and will continue to accumulate daily. This will result in one or more of your initial payments being applied only to interest until all accrued interest is satisfied and not reduce your principal balance. Qualified borrowers only, available for terms up to 84 months. Deferred payment is not available for current active loans or refinances. Offer subject to change without notice. ³BHSFFCU's Guaranteed Asset Protection (GAP) discount applies exclusively to purchases made during this event using the Auto Advisors service. ⁴Auto Advisors rate discount of .25% may be applied to your approved auto loan rate from Baptist Health South Florida FCU. The rate cannot go below the floor rate of 4.45% APR. Auto Advisors receives a transactional fee from the dealer not dependent on dealer profit.

IN THIS
ISSUE

2 Share Certificates
& Home Equity

3 Shared Branching,
Skip a Payment,
Club Accounts

4 Scams,
Webinars

Harvest High Returns on Your Savings with our Promotional Share Certificates



Are you ready for your savings to take flight? Enjoy higher earnings of up to 5.25% APY¹ on your money with our Promotional Share Certificates.²



BONUS: If you open a Certificate with at least \$10,000 from another financial institution (“new money”), you will receive a 0.25% rate increase on the entire Certificate balance.

Open a Promotional Share Certificate today. For more details call/text us at **786.257.2300**, visit our website www.baptisthealthfcu.org/share-certificates, or stop by one of our branches.

¹APY is Annual Percentage Yield. Limited Time Offer. Promotional offer is valid starting on February 2024. Rates are subject to change without notice and the offer may be withdrawn at any time. \$500.00 minimum opening deposit. At maturity, unless otherwise directed, the certificate will rollover to the same term at the current standard rate available at the time of maturity. A penalty may be imposed for early withdrawals. Any early withdrawal penalty may reduce earnings on certificates. For all term share certificates offered, the dividends will be compounded and credited to the account every month and at maturity. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. Baptist Health South Florida FCU membership is required. Terms and conditions may apply. ²A minimum \$500 deposit is required to open a Promotional Share Certificate.

Harvest Your Home's Equity This Fall

The season of change is upon us—why not make a change in your finances too? With a Home Equity Loan from BHSFFCU, you can use your home's equity to fund those important projects or pay off high-interest debt. Here's how a Home Equity Loan can benefit you:

-  Borrow up to \$200,000²
-  Closing Cost Credit up to \$1,000³
-  No Annual Fee
-  No Application Fee
-  Easy Application Process
-  Convenient Access to Funds⁴

Rates
as low as
5.99%
APR¹



This autumn, don't let your home's equity sit idle—harvest it for the financial freedom you deserve. Get started today by applying for a Home Equity Loan with BHSFFCU and take control of your financial future.

¹APR = Annual Percentage Rate. The rate shown is the lowest available and your rate may be higher. Rates as low as 5.99% APR for 60 months. APR not to exceed 18.00%. The Minimum pre-approval amount is \$20,000.00. The final approved amount could be higher and will be based on creditworthiness, income, collateral, and other factors. Advertised rates are subject to change without notice. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply. ²Loan amount may vary based on creditworthiness, collateral, and other factors. BHSFFCU Home Equity Loans are limited to a maximum CLTV (combined loan-to-value) of 90%. ³BHSFFCU will pay closing costs up to \$1000. If a Home Equity is closed within the first 24 months from the date opened, the borrower will be required to repay all closing costs provided by BHSFFCU. ⁴Loan proceeds will be deposited into your BHSFFCU savings or checking account when the loan closes. Insurance is required; flood insurance and property appraisal may also be required. Title insurance and recording fees may be assessed. Costs to satisfy certain prior liens may also be assessed. Offer applies to owner-occupied residential properties only and is subject to no less than a second lien position.

HOLIDAY TRAVEL MADE EASY:

Access Your Account Nationwide with SHARED BRANCHING

This holiday season, your credit union is with you, no matter where you are! With shared branching, you can access your credit union services at over 5,500 locations nationwide, making it easy to manage your finances while traveling or visiting loved ones. From depositing checks to withdrawing cash, shared branching ensures you stay on top of your credit union needs with ease.

Finding the nearest Shared Branch is easy: Visit www.ss4cu.com and click "Find a Branch", call **888.748.3266** or text a ZIP code to **91989**. You can even download the CO-OP Shared Branch Locator app to your mobile phone.

GIVE YOURSELF THE GIFT OF EXTRA CASH!

Skip a Payment This Holiday Season



This holiday season, we're making it easier for you to focus on what truly matters—creating memories with loved ones. Our "Skip a Payment" program allows you to defer your loan(s)¹ for a small nominal fee of \$35, freeing up extra cash to spend on gifts, festivities, or even a little something special for yourself. It's our way of helping you enjoy a stress-free holiday.

Apply today and experience the joy of a little extra financial flexibility! Simply apply online or visit us at any branch in November to make arrangements to skip your loan payment in December².

¹Eligible loans must have been opened prior to June 2024 and have no delinquent payment history during the last 12 months. No Credit Check Loans, Troubled Debt Restructured Loans, and loans which have received a loan extension within the last 12 months are not eligible. ²Finance charges will continue to accrue at the rate disclosed in your original loan agreement. Deferring a payment will result in higher total FINANCE CHARGES than if payments are made as originally scheduled, and will extend the term of your loan resulting in extra payments after your loan would otherwise be paid off. If you previously elected credit life and/or disability insurance, premiums will continue during the extended term months. If you have GAP insurance, the coverage will not extend beyond the original maturity date of the loans as disclosed in the Installment Sales Contract/Loan GAP Waiver Addendum Election Form. Therefore, if you have a GAP claim, the coverage may be reduced by the deferred payment amount and you may owe a balance. All requests are subject to approval. Certain restrictions may apply.

NO MORE LAST-MINUTE SCRAMBLE...

Start a Club Account and Save Year-Round!

Imagine having a dedicated stash of cash ready for the holidays, vacations, or any special occasion without the stress of last-minute budgeting. With our Club Savings Account, you can easily set aside money throughout the year, ensuring you're always prepared when it counts.

Whether it's for gifts, a dream getaway, or just peace of mind, starting a club account today means you'll have the funds you need, exactly when you need them.

Don't wait—start saving now and make next year even brighter! Ask us about our Christmas Club, Vacation Club, or Emergency Club accounts by calling/texting us at 786.257.2300, or visit our website for more details www.BaptistHealthFCU.org/club-account.



Protect Yourself from Scams

Financial fraud is on the rise. To safeguard your assets, stay vigilant against common scams like phishing, identity theft, and online shopping fraud. Key protective measures include:



- Regularly monitoring accounts.
- Using strong passwords.
- Enabling two-factor authentication.
- Being cautious with personal information.
- Verifying requests for information.
- Securing devices.
- Shredding financial documents.
- Educating yourself and family.
- Reporting suspicious activity.

For more information visit our website, go to the **Learn** menu and select **Scam Alerts**. To report fraudulent activity, please contact us at **786.257.2300**.

Upcoming Webinars You Don't Want To Miss!

(Live events via ZOOM)

The webinars are open to all members and hospital employees!



AUTO BUYING

AUTOADVISORS

Wednesday, October 16th
12:00 pm - 1:00 pm

HOME BUYING

Wednesday,
November 13th
2:00 pm - 3:00 pm



COME FOR THE WEBINARS AND STAY FOR THE RAFFLE!

During each webinar, we hold a live raffle and give away an amazing prize. Register for FREE at BaptistHealthFCU.org/event-center



Let's Get SOCIAL

Follow us on social media to stay informed of our latest product releases, educational articles, upcoming events, announcements, interactive games and more. Follow us on Facebook, Instagram and LinkedIn.

HOLIDAY CLOSINGS

COLUMBUS DAY Mon., October 14, 2024
VETERANS DAY Mon., November 11, 2024
THANKSGIVING . . . Thurs., November 28, 2024
CHRISTMAS DAY . . . Wed., December 25, 2024
NEW YEARS DAY Wed., January 1, 2025

PHONE

786.257.2300

WEBSITE

BaptistHealthFCU.org

BAPTIST HOSPITAL BRANCH

8900 N. Kendall Dr., Miami, FL 33176
 Mon. - Thurs. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm

WEST KENDALL HOSPITAL BRANCH

9555 SW 162nd Avenue, Miami, FL 33196
 Mon. - Thurs. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm

SOUTH MIAMI HOSPITAL BRANCH

6200 S.W. 73rd St., Miami, FL 33143
 Mon. - Thurs. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm

HOMESTEAD HOSPITAL BRANCH

975 Baptist Way, Homestead, FL 33033
 Mon. - Thurs. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm
Closed Daily for Lunch: 12:00 pm - 1:00 pm

DOCTORS HOSPITAL

5000 University Dr., Coral Gables, FL 33146
 Mon. and Wed. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm
Closed Daily for Lunch: 12:00 pm - 1:00 pm

TOWN & COUNTRY CORP. CENTER

First Tuesday of the Month
 1:30 pm - 3:30 pm

MARINERS HOSPITAL

Second Tuesday of the Month
 9:00 am - 1:00 pm

BHSF ATRIUM BUILDING

Temporarily Unavailable

BOCA REGIONAL HOSPITAL

Tues. and Thurs. 8:30 am - 4:30 pm
 Friday 8:00 am - 5:00 pm
 Closed for lunch 11:00 am - 11:45 am

BETHESDA EAST HOSPITAL

Mon. 9:00 am - 4:00 pm
 Wed. 9:00 am - 4:00 pm

BETHESDA WEST HOSPITAL

Limited Availability

BHSF CORPORATE OFFICE

Access Limited to On-Site Staff Only

ATM ONLY

Mon. - Thurs. 8:30 am - 4:30 pm
 Fri. 8:00 am - 5:00 pm

Federally insured
 by NCUA

