

Money Matters

Fourth Quarter 2026



Why December Could Be the Best Time to Buy Your Next Vehicle

GET PRE-APPROVED BEFORE YOU SHOP

December is one of the busiest months of the year for **auto dealerships**. As dealers work toward year-end sales goals, buyers often find attractive pricing opportunities and inventory incentives. **Before visiting a dealership, consider one important step: securing your financing first.**

Walking into the dealership with a pre-approval allows you to focus on finding the right vehicle rather than negotiating financing. Plus, BHSFCU offers an auto concierge service through Auto Advisors. Auto Advisors helps you find your vehicle and negotiate the best deal for you.

With Auto Advisors, you'll:

- Earn a special Auto Advisors **rate discount of 0.25%** off your approved rate¹
- Save time as the advisor searches for the perfect car for you
- Eliminate dealer pricing games
- Assist with trade-in
- An advisor can even accompany you to the dealership
- Delivery option to your home or office
- a **No-Cost Member Benefit**², courtesy of your Credit Union!



Rates as low as **3.70% APR**¹

The smartest vehicle purchase often starts before you ever step onto the lot.

Apply Today!



¹ APR = Annual Percentage Rate. Discount applied to your approved auto loan rate. Rates as low as 3.70% APR for 36 months. The rate cannot go below the floor rate of 3.70% APR. 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. The 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. ² Auto Advisors receives a transactional fee from the dealer not dependent on dealer profit.

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NEW PRODUCT ALERT

Unlock the Value You've
Built in Your Home

Introducing Our New Home Equity Line of Credit (HELOC)



Your home may be one of your greatest financial assets. With our new Home Equity Line of Credit, you can access the equity you've built and use it for the goals that matter most.

A HELOC provides flexible access to funds, allowing you to borrow what you need while giving you the freedom to use your available credit as expenses arise.

Whether you're planning a kitchen remodel, preparing for college costs, or looking to simplify existing debt, a HELOC can help you move forward with confidence.

Popular Uses for a HELOC

- Home renovations and upgrades
- Debt consolidation
- Educational expenses
- Emergency repairs
- Major purchases
- Family milestones and life events

Learn more:



Invest in Tomorrow, Starting Today

Student Loan Solutions for Every Stage of Education

Education remains one of the most important investments you'll ever make. Whether you're entering college, pursuing graduate studies, or continuing your professional development, financing shouldn't stand in the way of your goals. Baptist Health South Florida Federal Credit Union partners with College Ave, a private student loan company, to provide our members financing options without the stress.

College Ave offers **Undergraduate, Graduate, Parent, and Refinance Loans.** Whether you're a college student, college graduate or the parent of a college student, we'll help you find the best loan with a **3-minute application with instant credit decisions, competitive rates, flexible loan terms, and no hidden fees or charges.**

TIP: Applying with a cosigner may help you qualify for the loan and possibly receive a lower interest rate.



As educational costs continue to evolve, having a trusted financial partner can make all the difference. We're here to help students and families navigate their options with confidence.

Your future is worth investing in.

Learn more by visiting www.BaptistHealthFCU.org/studentloans

Make Every Swipe Count

Credit & Debit Cards Designed Around Your Life

From everyday purchases to holiday shopping, the right card can make managing your finances easier and more secure.

Our credit and debit card solutions offer convenience, security, and the personalized service you expect from your credit union.

OUR CREDIT AND DEBIT CARD OFFERS:

- Convenient purchasing power
- Fraud monitoring and security protection
- Digital wallet compatibility
- Competitive rates
- Immediate access to your funds
- Contactless payment
- Convenient online and in-store purchasing
- Easier expense tracking
- Enhanced security features

If you don't have a BHSFFCU Debit Card or Credit Card contact us to request yours.



As holiday spending increases, remember to review your budget and use credit responsibly to keep your financial goals on track.

FINANCIAL WELLNESS CORNER

Raising a Family? Focus on Progress, Not Perfection

START WITH YOUR FINANCIAL PRIORITIES

When money is tight, it's tempting to focus on whichever bill or financial goal feels most urgent. Instead, take a step back and organize your priorities.

HERE ARE SOME GOOD STARTING POINTS:

- 1 Cover your essentials.**
Housing, utilities, food, transportation, insurance, and other necessities should come first.
- 2 Build a small emergency cushion.**
You don't have to save six months of expenses overnight. Start with a smaller goal - perhaps \$500 or \$1,000—and build from there.
- 3 Protect yourself from expensive debt.**
If you carry high-interest credit card debt, making extra payments can eventually free up money.
- 4 Save for retirement.** Even when retirement seems far away, contributing consistently can make a significant difference. If your employer offers a retirement plan with a matching contribution, consider contributing enough to take advantage of the match.
- 5 Work toward your family's other goals.**
Once your foundation is stronger, you can focus on goals such as buying a home, saving for your children's education, traveling, or other priorities.

**One of Your Best Member Benefits
May Be One You Haven't Used Yet—
Your Complimentary Access to KOFE**

**Visit our KOFE Portal and
register for free**
www.baptisthealthfcu.org/financial-health

As a member, you have access to KOFE (Knowledge of Financial Education), a comprehensive financial wellness platform designed to help you make informed decisions at every stage of life.

KOFE provides tools and resources including:

- Financial education articles
- Live and on-demand webinars
- Budgeting tools
- Retirement planning resources
- Credit improvement resources
- Debt management education
- FREE one-on-one financial coaching

Financial wellness starts with knowledge, and these resources are available to you as part of your membership.



Make the Holidays Merrier with a BHSFFCU Holiday Personal Loan

The holiday season is a time for celebrating with family and friends, creating cherished memories, and sharing joy. If holiday expenses are on your mind, a **BHSFFCU Holiday Personal Loan** can help make your plans a reality. Whether you're shopping for gifts, traveling to see loved ones, hosting festive gatherings, or covering seasonal expenses, our affordable financing options can provide the flexibility you need to enjoy the season with confidence.

At BHSFFCU, we're committed to helping our members achieve their financial goals while making the most of life's special moments.



**Contact Us to
Apply today**



Upcoming Webinars

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

**All BHSFFCU members and hospital employees are welcome to
attend the virtual webinars and in-person seminars!**

Happy Holidays!

From all of us at BHSFFCU, we wish you and your loved ones a happy, healthy, and joyful holiday season.

Thank you for being part of our credit union family,
and we look forward to serving you
in the new year!

   **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.



Baptist Health
FEDERAL CREDIT UNION

HOLIDAY CLOSINGS

Thanksgiving Day
Thursday, November 26 - Closed
Christmas Eve
Thursday, December 24 -
Modified Hours 8:30AM - 2PM
Christmas Day
Friday, December 25 - Closed
New Years Eve
Thursday, December 31 -
Modified Hours 8:30AM - 2PM
New Year's Day
Friday, January 1 - Closed

786.257.2300

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

Third Monday of the month
8:00 am - 2:00 pm

BHSF ATRIUM BUILDING

Last Thursday of the Month
9:00 am - 12:00 pm

BOCA REGIONAL HOSPITAL

Tues., Wed., Fri. 8:30 am - 4:30 pm
Closed for lunch 11:00 am - 11:45 am.

BETHESDA EAST HOSPITAL

Mon. and Wed. 8:30 am - 4:30 pm
Closed for lunch 11:00 am - 11:45 am

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



ID# 92874