

JANUARY 2014



to

# Savings & Rewards

## Improvement ZONE

Best Financial Credit Union has all the tools you need to replace, improve or upgrade your home or vehicle!

**AUTO LOANS**

**HOME LOANS**

**RECREATIONAL VEHICLE LOANS**

Stop by the Credit Union to apply for one of our helpful loans between January 2, 2014, and March 31, 2014, and we'll enter your name in a drawing to win a \$500 Lowe's gift card!\*

\*New loan amount or increased loan amount must be equal to or greater than \$7,500 to qualify.

Digging your way out of high-rate credit card debt is easier than ever with the low-rate VISA from Best Financial Credit Union. Simply transfer your high-rate credit card balance(s) to our VISA and you'll not only save money with our great rate, you'll also receive an entry to win one of four \$50 Lakes Mall gift cards for every \$500 you transfer! Plus, earn ScoreCard bonus points for every dollar you spend with your credit union VISA.

## 3500 ScoreCard points

CAN GET YOU A

## \$25 WESCO gas card!

Follow the signs to great savings and great rewards today. Apply online at [www.bestfinancialcu.org](http://www.bestfinancialcu.org) or in person at your credit union branch.

## NEW HOURS

Please note our new hours, which will take effect February 1, 2014:

<b>Monday, Tuesday, Friday</b>	9:00 a.m. – 5:00 p.m.
<b>Wednesday</b>	10:00 a.m. – 5:00 p.m.
<b>Thursday</b>	9:00 a.m. – 6:00 p.m.
<b>Saturday</b>	9:00 a.m. – 12:00 p.m.

## Our Name Went Through CONSTRUCTION!

In order to reflect our desire to provide the best for our members, we've changed our name from Community Schools Credit Union to Best Financial Credit Union. But don't worry, everything will stay just the same—except the name! We'll still offer all the same great products and services you've enjoyed in the past. We look forward to serving you as Best Financial Credit Union!



## INTRODUCING

# Kasasa

### MAKING THE MOST OF YOUR HARD-EARNED MONEY

At Best Financial Credit Union, it's always been all about you. And that's why we're so pleased to introduce to you our newest platform of product for members – Kasasa. Kasasa is a completely new way of banking that puts you first.

<sup>1</sup>To earn high rates and ATM fee refunds each month, each qualification cycle you must have at least 10 debit card purchases post and settle, have at least 1 automatic payment (ACH) or bill pay post and settle, be enrolled and log into online banking at least once, and be enrolled and receive eStatement notices.

<sup>2</sup>To earn downloads and ATM fee refunds each month, each qualification cycle you must have at least 10 debit card purchases post and settle, be enrolled and log into online banking at least once, and be enrolled and receive eStatement notices.

### WITH KASASA, YOU ALWAYS GET:

- No monthly service fee
- No minimum balance requirements to earn rewards
- Free online banking and bill pay
- Free debit card

### CHECK OUT THESE FREE KASASA PRODUCTS AND DECIDE WHICH ONES ARE RIGHT FOR YOU:

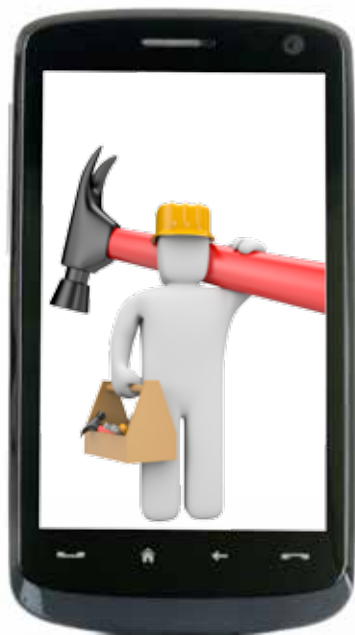
**Kasasa Cash** pays you really high rates in cash and gives you refunds on ATM fees nationwide.<sup>1</sup>

**Kasasa Saver** makes saving easy by giving you money to help you save (offered exclusively with Kasasa Cash account).

**Kasasa Tunes** gives you iTunes® or Amazon.com® refunds and nationwide ATM fee refunds.<sup>2</sup>

Are you ready to learn more? Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) for more details on how you can open your Kasasa checking account, today!

## Keep Saving **with** Sprint



Best Financial Credit Union is pleased to offer monthly wireless discounts and waived activation fees to our members through the Sprint Credit Union Member Discount.

**NEW SPRINT CUSTOMERS:** If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify credit union membership within 30 days of activation.

**CURRENT SPRINT CREDIT UNION MEMBER DISCOUNT CUSTOMERS:** Periodically, Sprint needs you to verify eligibility (credit union membership) in order to ensure you continue to receive their great benefits and exclusive discounts.

**VERIFYING DISCOUNT ELIGIBILITY:** You can now verify credit union membership through the convenient Invest in America app, which is available in the Apple App Store and Google Play. Simply search "Invest in America" to download the app and to verify your membership quickly and conveniently. If you'd rather fill out the verification form and fax it in, you can find the form at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

To learn more about the Sprint Credit Union Member Discount, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

# BUILD YOUR E-RELATIONSHIP with Best Financial!

We're always happy to serve your financial needs in person, but when it's not convenient for you to make a trip to the Credit Union, you can visit us online! We offer a wide variety of online services that make it easy for you to access and manage your accounts whether you're at home, at work, or at your favorite coffee shop.

**Free Online Banking** Check your account balance, view account history, transfer funds, and more.

**Free Online Bill Pay** Pay any person or merchant with a few simple clicks of the mouse.

**E-Statements** Access, view and print your statements from any computer with internet access.

Update your email address with us or sign up for one of our free e-services between January 2 and March 31 to have your name entered in a drawing to win an iPad Mini!



## 2014 Scholarships AVAILABLE



Best Financial Credit Union is pleased to offer two \$1,250 Scholarships, available to graduating seniors and his/her most influential teachers. \$1,000 will be presented to the student, and \$250 to the teacher for use in their classroom. Contact the Credit Union or visit your school's guidance office for an application. Deadline for entries is April 15, 2014.

## COUNTY TEACHERS Insurance Agency

Visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org) and click the "Meemic" link on our homepage to start shopping for auto, home, life, health and motorcycle insurance today.



**Isn't it time you  
enhanced your account at  
Best Financial Credit Union?**

We offer plenty of ways to improve your financial experience:

### UPGRADE TO KASASA CHECKING

and enjoy high dividends on your account balance, refunds on ATM fees, and more.

### BUILD SAVINGS WITH A CHRISTMAS CLUB.

It's an easy way to save throughout the year so you can enter the next holiday season with cash in your hand.

### IMPROVE YOUR FINANCES WITH HOME BANKING AND BILL PAY.

View account history, transfer funds, pay your bills and more – all from the convenience of your computer.

For more information about our products and services, visit [www.bestfinancialcu.org](http://www.bestfinancialcu.org), or stop by the Credit Union and we'll be happy to assist you in person.

## Best Financial Credit Union is Going “Social”!

Launching January 1, 2014

We invite you to follow us online:

- Twitter - @bestfinancialcu
- Facebook - Best Financial Credit Union
- Instagram - bestfinancialcu



## Save the Date for the Annual Meeting

All members are welcome to attend the 2014 Annual Meeting, which will be held Monday, April 28 at 6:00 p.m. inside Best Financial CU's lobby. We hope to see you there!



## 2014 HOLIDAY CLOSINGS

<b>NEW YEAR'S DAY</b>	WEDNESDAY, JANUARY 1
<b>MARTIN LUTHER KING JR. DAY</b>	MONDAY, JANUARY 20
<b>PRESIDENT'S DAY</b>	MONDAY, FEBRUARY 17
<b>MEMORIAL DAY</b>	MONDAY, MAY 26
<b>INDEPENDENCE DAY</b>	FRIDAY, JULY 4
<b>LABOR DAY</b>	MONDAY, SEPTEMBER 1
<b>COLUMBUS DAY</b>	MONDAY, OCTOBER 13
<b>THANKSGIVING DAY</b>	THURSDAY, NOVEMBER 27
<b>DAY AFTER THANKSGIVING</b>	FRIDAY, NOVEMBER 28
<b>CHRISTMAS EVE</b>	WEDNESDAY, DECEMBER 24
<b>CHRISTMAS DAY</b>	THURSDAY, DECEMBER 25
<b>NEW YEAR'S EVE</b>	WEDNESDAY, DECEMBER 31

## Watch the Mail for Tax Forms

If you earned \$10 or more in dividends, you should have received IRS Tax Form 1099 with your December statement. Please keep this form for your tax preparation. If you feel you should have received this form but didn't, please contact the credit union.

## Tax Reminder

The IRS tax filing deadline is Tuesday, April 15, 2014.



Monday, Tuesday, Thursday.....	9:00a.m. - 5:00 p.m.
Wednesday.....	10:00 a.m. - 5:00 p.m.
Friday.....	9:00 a.m. - 5:30 p.m.
Saturday.....	9:00 a.m. - 12:00 p.m.

### 24 Hour Phone Teller

Toll Free ..... 888.251.6143

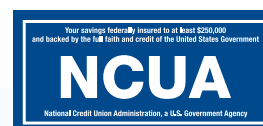
### Lost or Stolen Cards

Debit MasterCard® ..... 800.236.2442

VISA® ..... 866.333.4740

Country Teachers Insurance Agency..... 231.733.1329

BFCU Routing and Transit Number..... 272483316



Federally insured by NCUA.

