

Important Upcoming Dates:

- **Holiday Loan Special** – Nov 1st – Dec 16th 2022
 - Up to a \$2,500.00 loan for 12 months with a reduced rate of 1.50% from our current rate.
 - Rates as low as 5.05% APR*
- **Consolidation Loan Special** – January 3rd 2023 – February 17th 2023
 - Consolidate your holiday or other debts into an easy to make payment at a reduced rate.
 - 1.00% reduction from our current rate
 - Restricted to a Signature loan that refinances loans from another lender.
- **Credit Card Special** – January 3rd 2023 – March 31th 2023
 - Open a Boulevard Federal Credit Union Master Card with no balance transfer fee.
 - Rates as low as 10.00% APR*

*APR is annual percentage rate. The credit card rate will be based on the credit qualifications of the member. ** For Cash advances and Balance Transfers the interest begins on the transaction date. The fee for Foreign Transactions is 1% of the transaction amount.

Auto Buyback Special – January 3rd 2023 – March 31th 2023

- Did you buy a new/used car recently? Refinance your auto loan with the Boulevard FCU. When you qualify, we will reduce your rate from another lender by 1, as low as 1.99% APR*

*APR is annual percentage rate. 1.99% APR represents loan terms up to 48 months and are based on the qualifications of the applicant. This Special Rate applies to Auto Loans Only. Refinancing of existing Blvd FCU Loans is not permitted. Cannot be combined with any other offer. Other rates and terms available. Not all applicants will qualify. Auto Loan Special available 10/1/2021 thru 12/30/2021

Annual Shareholder Meeting – Mar 11th 2023

- Join us at Classics V Banquet & Conference for our annual shareholders meeting. Enjoy food, music, mingling with the credit union staff and board of directors as well as receiving updates on 2022's performance and vote for new board positions.

Did you know you don't have to wait on hold to check your account balance or make a transfer, loan payment, get a copy of your bank statement, pay bills, and more? We have a few options to help you do your banking quick and easy. You can even use these services after hours.

Home banking: Use our home banking product to do your daily transactions. You can sign up for electronic statements free of charge, and access current and past from home at any time. You can also sign up for early E-Tax forms free of charge. A newly added perk is the ability to view pending deposits in your account with an estimated date of deposit.

VRU Service – The Boulevard FCU 24/7 automated phone service allowing you to inquire into your accounts, check clearing info, make transfers, request a check to be mailed to your home, and more!!! This service can be accessed by calling our main number, hitting option 1, or calling directly at (716) 691-2170.

Refer to your statement
or call us at (716) 691-6727
for your account number format &
access code to use for this service.

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Holiday Hours / Closings

Columbus Day	10/10/2022
Veterans Day	11/11/2022
Thanksgiving Day	11/24/2022
Christmas Day	12/26/2022
New Years Observation	01/02/2023

Boulevard FCU Bulletin

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Visit us at: blvdfcu.com

Serving all of Erie and Niagara County

December 2022



Take the Boulevard to your Financial Success!!!

Protect Your Personal & Banking Information

The Boulevard FCU would like to make you aware of the multitude of scams and fraud in the public sphere. If you ever encounter anything that seems suspicious, its best practice not to provide your information.



E-Mail Scams

Do not reveal any of your personal or financial information in email, and do not respond to email solicitations for this information



Debit & Credit Card Scams

Protecting your debit and credit card information is more than keeping your wallet safe. Don't provide your account numbers to anyone you do not know.



Phone Scams

Be suspicious of unsolicited phone calls, visits, or email messages from individuals asking for your banking information.



Bitcoin and Gift Card Scams

It is best practice to contact the Credit Union before sending money to anyone. If the IRS, a collection agency, a bail bondsman, or any other agency using bit coin, venmo, paypal, checks, or gift card payments, ask you to make direct payments to them using unconventional methods, please contact the credit union before sending funds.



Fake Job Scams

If you are hired and are sent a check you must deposit, and send money back, wait until the check is cleared before sending any funds. Scammers often times will provide a fake check that will bounce



Third Party Money Processors

There are many third-party processors designed to make it easy to send money from one person to another. Never send money to a person or entity you do not know. If a company is asking you to send a payment using one of these third-party processors, make sure that they are who they claim. Many times, a fraudster will pretend to be a utility company or another entity and fraudulently take your money.

YouTube Advertisements

The Boulevard FCU is beginning to create content on YouTube for advertisement purposes. We are looking for any members that may be interested in participating by giving a testimonial. Food will be provided during recording sessions; all testimonials and member involvement is welcomed.

We look forward to hearing all that our members have to say and reaching out to new people to provide them amazing banking products and services



In 2022, The Boulevard Federal Credit Union will be adopting a disadvantaged families in the community through the WNY Heroes to help provide a memorable holiday season. The Angel Tree allows our members the chance to give back to our community with the ability to give holiday joy and gifts to someone who may not otherwise have that opportunity this year. If you are unable to select a gift off our Angel Tree, you will have the option to donate money towards the purchase of a gift. You can also donate the change from your deposits which will go a long way towards providing for these families during these hard times. Just ask the teller to donate your change or drop it in one of the donation bins and we will apply that towards the Angel Tree Fund, which will be used to buy any unpurchased gifts from the angel tree.

You can also buy a \$1.00 Candy Bar, and all proceeds from candy sales will be donated to the Angel Tree Fund.

Take a look at our Angel Tree in our lobby. Take an Angel from the tree and purchase your gift as stated on the Angel. We ask that you return your gifts unwrapped with the Angel attached. All Gifts must be received by **December 9th** to allow time for us to distribute to the families in need. In the next 3 months, our goal is to raise \$2,500 to give back to the community. Working together to build a better tomorrow.

WNYHeroes, Inc.
Supporting Western New York Veterans



"Support, Service, & Strength"



PAWSITIVE FOR HEROES