## Become a Member... Opening your account is easy!

- Open an account your way:
  - online at bluefcu.com
  - in your neighborhood Blue branch
  - call us at 1-800-368-9328
- 2 Be sure to bring the following when opening your account
  - Full Legal Name
  - Social Security Number
  - Valid Driver's License or Government ID
  - Current/permanent residential home/physical address
  - Current email address
  - At least \$5.00 for the Share Savings
  - Valid birth certificate if opening an account for a minor
  - Access your account from over 5,000 branches and 30,000 ATMS through the CO-OP Shared Branch Network

Access your account through 5,000+ shared branches by texting your zip code to "91989" to find a nearby ATM or branch. ATMs in the CO-OP network are completely free to use!



## **Benefits and Rewards**

- You can earn between 1.50% and 3.50% APY\* on balances up to \$15,000
- ATM fee refunds, up to \$28 per month
- No minimum balance required
- No monthly service charge
- Free debit MasterCard® available immediately when you open your account
- Deposit checks using your smart phone with free mobile deposit
- Free withdrawals at over 30.000 network ATMs
- Account access at 5,000 shared branches worldwide
- Cleared checks can be viewed online and printed
- Overdraft protection is available

## **Dividend Criteria**

- Automatic deposit or withdrawal setup for the account
- Minimum 10 debit card transactions per month
- Members must be enrolled in eStatements



\*Annual Percentage Yield. No minimum balance required. Criteria must be met. See website for details. Insured by NCUA.



Borrow up to \$1,500 for as low as 13.99% APR\* for 12 months. No credit check.

Apply online at bluefcu.com/holidayloan



members receive rates as tow at 13.7% Annual recentage Rate (APK). Member may borrow up to \$1,500 based on net income. 12-month term only, one holday coan per social security number, no prepayment penalty. Offer is available October 15, 2020 through December 31, 2020. Available for qualified borrowers who are primary on the account, have been members in good standing for at least 90 days, have a valid email address, valid physical address to complete application, and consent for a NON-REFUNDABLE \$30 application fee. Must be current on all Blue loans and have no delinquent accounts for the last 90 days. Must be 18 years of age or older to apply. A \$30 NON-REFUNDABLE fee will be debited from your checking or savings account, or be paid by checkingsh in branch repartless of annual of this annification. Joint business trustee conservatorships, and minor accounts are not elimible. Enderally insured by NCIIA.



## Make your holidays a little brighter!

Skip-a-Payment on your eligible loans through online or mobile banking at **bluefcu.com/skip.** 



Subject to a \$40.00 loan extension fee and interest will continue to accrue on your loan during the month you skip your payment. If your loan payment is deducted from another financial institution, we must receive notice 15 days prior to the due date to suspend that payment for one month. Some exclusions apply, see website for full details. Federally Insured by NCUA.