



October- November-December 2026

Dividends Paid 09/31/2026

Regular Shares	Rate	APY
Balance \$500 & over	.15%	.15%

Share Drafts

Balance \$1000 & over	.05%	.05%
-----------------------	------	------

Christmas & Vacation Club

Balance \$100 & over	.05%	.05%
----------------------	------	------

Certificate of Deposit

Minimum deposit of \$1000.00

6 month	.50%	.50%
12 month	1.25%	1.26%
13 month	2.50%	2.53%

APY= Annual Percentage Yield

*Rates subject to change without notice.

Please contact the credit union for additional information.



Stop at any Credit Union in the USA with this logo, along with your BFCU account number and a valid government issued photo ID to do transactions such as:

CHECK CASHING, DEPOSITS,
WITHDRAWALS, LOAN PAYMENTS, OR
TRANSFERS BETWEEN ACCOUNTS

Find Shared Branching Locations using the link on our website: www.brewsterfcu.org



Holiday Loans

During the months of November & December borrow \$1000 for up to 10 months to repay and receive a 1% discount on current rate earned.

Apply online at
www.brewsterfcu.org



Skip-A-Pay

The months of November-December-January, you may pay a \$35 fee to skip a loan payment. See qualifications and form on the back to sign up.

Enter to win a Turkey during the month of November: Drawing each Friday before Thanksgiving at 3PM

Name_____

Phone_____

Drop off your entry at the credit union!!

That "Bank Alert" might not actually be your bank

Most of us wouldn't think twice about responding to a message from our bank. Banks really do send out potential fraud alerts.

Scammers know that, and they use it to their advantage. They might start the scam by claiming to be on the "fraud team"

Next time you get a "fraud Alert" make sure you are really talking to your bank before taking any actions.

Christmas Club Payout

Christmas Club account disbursements will take place Wednesday, October 1, 2026

HOLIDAY SKIP-A-PAY

FOR A \$35.00 FEE, YOU MAY SKIP A PAYMENT AND USE THE EXTRA MONEY FOR THE HOLIDAYS. YOU MUST HAVE BEEN CURRENT ON YOUR LOAN FOR THE PAST THREE MONTHS. SIMPLY FILL OUT THE FORM AND SIGN.

ACCT # _____ LOAN # _____ PICK ONE: NOVEMBER____ DECEMBER____ JANUARY =\$35.00

ACCT # _____ LOAN # _____ PICK ONE: NOVEMBER____ DECEMBER____ JANUARY =\$35.00

ACCT # _____ LOAN # _____ PICK ONE: NOVEMBER____ DECEMBER____ JANUARY =\$35.00

ACCT # _____ LOAN # _____ PICK ONE: NOVEMBER____ DECEMBER____ JANUARY =\$35.00

ARE PAYMENTS PAID BY PAYROLL DEDUCTIONS OR MONTHLY TRANSFER? _____ TOTAL = _____

PLEASE DEDUCT FROM CHECKING____ SAVINGS____ ENCLOSED____

BY SIGNING I HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF THE SKIP-A-PAY PROGRAM.

Signature

Date

THE \$35.00 FEE IS FOR PROCESSING ONLY. IT DOES NOT APPLY TO THE LOAN. INTEREST WILL CONTINUE TO ACCRUE. BY SIGNING THIS FORM, YOU WILL BE EXTENDING YOUR MATURITY DATE ONE MONTH. INSTALLMENT LOANS ONLY. EXCLUDES HOME EQUITY LINE OF CREDIT. LOANS MUST HAVE BEEN CURRENT THREE MONTHS PRIOR TO QUALIFY. MEMBERS WITH GAP WHO SKIP MORE THAN FIVE TIMES DURING THE TERM OF THE LOAN MAY HAVE FUTURE CLAIM OR PAYOFF DISCREPENCIES. BREWSTER FEDERAL CREDIT UNION HAS THE RIGHT TO REFUSE ANY SKIP-A-PAY REQUEST.

Upcoming Closures

Columbus Day, October 12th

Veteran's Day, November 11th

Thanksgiving, November 26th & 27th

Christmas, December 24th & 25th

New Years, December 31st & January 1st