

BUTLER COUNTY TEACHERS FEDERAL CREDIT UNION

"Because We Mean Business"

Volume 1 / Issue 1

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HOLIDAY INFORMATION

Please accept our very best wishes for a . . .

Thanksgiving that fills your household with abundance;

Christmas or Hanukkah that is boundless with family and blessings; and

A New Year that enriches the lives of all you love from beginning to end!

Holiday & Annual Meeting Schedule

<u>Thanksgiving</u>	Thursday- Friday, November 28-29 (Closed) Monday, December 2, 2019 (Regular Schedule)
<u>Christmas</u>	Monday, December 23, 2019 (9:00 a.m.-1:00 p.m.) Tuesday-Wednesday, December 24-25, 2019 (Closed) Thursday, December 26, 2019 (9:00 a.m.-1:00 p.m.) Friday, December 27, 2019 (Closed) Monday, December 30, 2019 (9:00 a.m.-1:00 p.m.) Tuesday, December-31, 2019 (Closed)
<u>New Year's</u>	Wednesday, January 1, 2020 (Closed) Thursday, January 2, 2020 (1:00-5:00 p.m.) Friday, January 3, 2020 (Closed) Monday, January 6, 2020 (Regular Schedule)
<u>Annual General Meeting</u>	Wednesday, January 15, 2020 (4:15 p.m.) Senior High School, Cafeteria Join us for favors/refreshments/chance for door prize

Regular Office Hour are Mondays – Thursdays from 1:00 - 5:00 p.m. during the school year. On Monday, June 8, 2020, we will again begin our summer hours of Monday-Thursday, from 9:00 a.m. - 1:00 p.m. **On dates the office is closed**, the VRU (Voice Response Unit) will be available for information and requesting checks that will be processed the first available business day.

The loan processing timeline for the Christmas/New Year's schedule is . . .

Loan requests must be turned in no later than noon on Monday, December 23, 2019 to be reviewed by the Credit Committee Thursday, December 26, 2019 for distribution to approved applicants.

No loans will be processed the week of December 30, 2019 – January 3, 2020.

Regular loan processing will resume on Monday, January 6, 2020 – all requests must be turned in no later than 4:00 p.m. on any given Tuesday during the school year (noon when the Credit Union is operating on its summer schedule) to be reviewed by the Credit Committee the following day.

HOLIDAY LOAN OPPORTUNITY

The Butler County Teachers Federal Credit Union is offering several new one-time loan opportunities. All loan offers are based on proof of ability to reimburse funds based upon the terms outlined, credit worthiness, and Credit Committee approval. Applicants must be at least 18 years of age or older to apply. Monies from either of these offers cannot be used to refinance, pay down, pay off, or pay on current loans already established with the Credit Union. Check out our offers:

- 1) **12 Days Of Christmas Sale**: Apply by Monday, December 23, 2019 for a \$1,200 loan at 1.20% for 12 months (approximately \$100.65 monthly payment required for the life of the loan/no penalty for early satisfaction).
- 2) **It's A 2020 Celebration**: Apply by Thursday, January 30, 2020 for a \$2,020 loan at 2.020% for 20 months (approximately \$102.79 monthly payment required for the life of the loan/no penalty for early satisfaction).

Download the loan application from our website at www.bctfcu.net or call the office today at 724-283-9427 and let us help you get started on one of these fantastic offers!



120 Campus Lane
Butler, PA 16001

