



Dollars & Sense

Originally chartered in 1957, Broward HealthCare Federal Credit Union is a not-for-profit financial cooperative that is owned by you, our members.



Ready for a New Ride?

Whether you're buying, refinancing, or simply exploring your options, BHFCU can help you get behind the wheel with competitive rates and flexible financing solutions.

- ✓ **New & Pre-owned vehicle financing**
- ✓ **Refinance options available**
- ✓ **Fast, local decision-making**
- ✓ **Auto Buying Service available**

Already have a loan somewhere else? Bring it to us and save. Plus, protect your investment with optional **vehicle protection products** designed to add value and peace of mind.

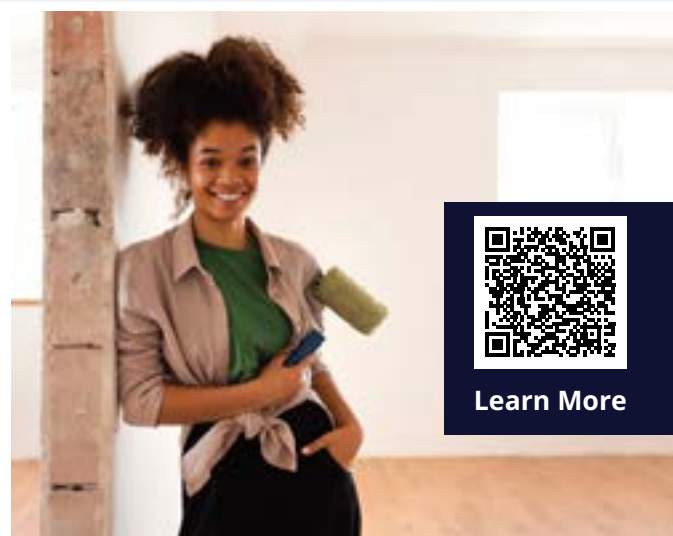
Loans currently financed with Broward HealthCare FCU do not qualify for refinance rate. Rates, terms, and approval subject to creditworthiness and program guidelines. Membership eligibility is required. Terms and conditions apply. Please see credit union for complete details. Broward HealthCare FCU is Federally Insured by NCUA.

Turn Your Home's Equity Into Possibilities

Planning a renovation, consolidating debt, or covering a major expense? A Home Equity Loan or HELOC from BHFCU can help you access the equity you've built in your home.

- ✓ **Competitive rates**
- ✓ **No application fee**
- ✓ **Flexible borrowing options**

Learn more about your Home Equity options at bhcfcu.org



We're investing in a better banking experience for our members.

What's Changing?

- ✓ More secure and reliable systems
- ✓ Improved digital banking experience
- ✓ Stronger foundation for future enhancements

Available During the Upgrade

- Debit and credit cards (*temporary limits possible*)
- ATM access for withdrawals and deposits
- Scheduled payments will continue to process

Important Dates

July 31, 2026 – Closing at 5:00 PM

August 1–3, 2026 – **All Credit Union Branches Closed**

August 4, 2026 – Reopening at 9:00 AM

Unavailable During the Upgrade

- Online and mobile banking
- Bill Pay and Zelle®
- Phone banking (STAT:24)
- Shared branching



Stay Informed

[Read the CEO Letter](#)

[How to Prepare](#)

[Review Important Dates & Service Updates](#)

Visit the [Upgrade Center](#) for more information.

Thank you for your patience and continued membership as we build a better BHFCU experience.



Congratulations to Shay

OUR EMPLOYEE OF THE YEAR

Thank you for your dedication, hard work, and commitment to our members and team.

We're proud to celebrate this well-deserved recognition!

Helping Our Members Make the Most of Their Money

✓ Approximately \$1 million paid in member dividends in 2025

✓ 26% increase in low-rate Home Equity lending to help members save more

[Discover the BHCU Difference](#)

Bank Anytime, Anywhere.

Access your account at 5,000+ locations nationwide.

- ✓ Deposit and withdraw funds
- ✓ Make loan payments
- ✓ Get in-person support


Scan QR code:



Turn Your Credit Score Into a Strategy

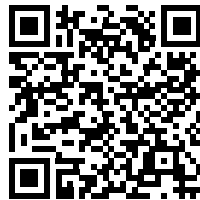
With **Savvy Money** in the BHFCU Mobile App, you can:

- ✓ Check your credit score for free anytime
- ✓ View your full credit report
- ✓ Monitor changes to your credit
- ✓ Receive personalized credit insights
- ✓ Use credit-building and improvement tools
- ✓ Explore loan opportunities with confidence

Best of all, checking your score won't impact your credit.

Whether you're planning a major purchase or simply working toward stronger financial habits, SavvyMoney gives you the tools to understand your credit and make informed financial decisions.

Download the
BHFCU Mobile App
and start exploring
SavvyMoney today.



Spring Into Financial Confidence

Take your financial wellness to the next level with **KOFE Financial Education**, a free resource available to Broward HealthCare Federal Credit Union members. KOFE offers tools, worksheets, and expert guidance to help you improve your credit, manage debt, build savings, and reach your financial goals.

Upcoming Financial Webinars

All webinars are recorded and available anytime in English and Spanish.

Create a **free KOFE account** to access more tools and start building stronger financial habits today.

Identity Theft, Fraud & Cybersecurity

July 8, 2026 | 1:00 PM (EST)

Register Here:



Entrepreneurship and Business Credit

August 12, 2026 | 1:00 PM (EST)

Register Here:



Understanding Buy Now, Pay Later: Benefits, Risks, and Best Practices

September 9, 2026 | 1:00 PM (EST)

Register Here:



Simple Ways to Bank Anytime, Anywhere

Life moves fast — and your credit union should move with you. Whether you're sending money, managing your debit card, paying with your phone, or traveling across the country, Broward HealthCare FCU makes it easy to stay connected.



Send Money in Minutes with Zelle®

Split dinner, pay the babysitter, or chip in for a group gift — all from inside our mobile app.

- Send and receive money quickly
- No extra app needed
- Fast, easy, and secure



Pay with Your Phone Using Digital Wallet

Add your BHFCU debit card to your smartphone's Digital Wallet and pay easily and securely — without pulling out your card.

Apple Pay®, Google Pay™, and Samsung Wallet® allow you to pay in stores, online, and in apps. Your actual debit card number is not shared with merchants. Instead, a unique digital code is used, and purchases require authentication like Face ID®, fingerprint, or passcode.

To get started, open your phone's Digital Wallet and add your BHFCU debit card.



Manage Your Debit Card with CardValet®

Stay in control of your spending and security right from your phone.

- Get real-time alerts
- Turn your card on or off instantly
- Track spending and set controls

Download CardValet® today at www.cardvalet.com.

Vehicle Protection That Goes the Distance

Protect your vehicle and your budget with flexible coverage options and added benefits like **extended warranties, GAP coverage, roadside assistance, and more** to help keep you confidently on the road every day. Choose coverage terms ranging from 12 to 84 months, giving you flexibility and peace of mind.

Didn't finance your loan with us? No problem.

We can still quote you a protection plan. Call **954.625.3660** or email loandepartment@bhcfcu.org for a quote today.



Restrictions apply. Pricing varies by vehicle. Contact a loan representative for details.



Holiday Closings

In observance of designated federal holidays, our branches will be closed on the following dates.

Saturday, July 4, 2026
Independence Day

Please note: We will be open Friday, July 3 during regular business hours.

September 7, 2026
Labor Day

Friday, July 31 - Monday, August 3
Core System Upgrade

- Friday, July 31 – Closing at 5:00 PM
- August 1–3 – Closed
- Tuesday, August 4 – Reopen at 9:00 AM

Online & Branch Services will be unavailable including: Online and mobile banking, Bill Pay and Zelle®, Phone banking (STAT:24), & Shared branching.

Our full suite of E-Services such as Online Banking with Bill Pay, Mobile Banking with Remote Deposits, ATM access, as well as STAT:24 will remain available to assist you 24 hours a day, 7 days a week.



CONTACT US TODAY

bhcfcu.org | **954.625.3660**