



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.

Time for a Vehicle Upgrade?

NO PAYMENTS FOR 2 MONTHS!

Finance or refinance your
new or pre-owned vehicle
with BHCFCU and enjoy:

Offer Ends December 31

*APR = Annual Percentage Rate. Rates as low as 4.99% APR. Current BHCFCU loans are not eligible for this promotion. No Payments for 2 Months offer applies to qualifying vehicle loans closed October 1 through December 31, 2026. Interest will continue to accrue during the two-month payment deferral period. Not all loans will qualify. All loans are subject to credit approval and BHCFCU lending guidelines. Federally Insured by NCUA.



Explore Now

Protect Your Ride for the Road Ahead

Protection options include:

- ✓ **Extended warranties**
- ✓ **GAP coverage**
- ✓ **Roadside assistance**
- ✓ **More coverage options**

Explore Vehicle Protection

Protection Beyond Your Vehicle with



Explore coverage for:

- Auto & Home
- Life Insurance
- Accidental Death & Dismemberment

Explore TruStage

Take the Hassle Out of Car Shopping

ASI can help you:

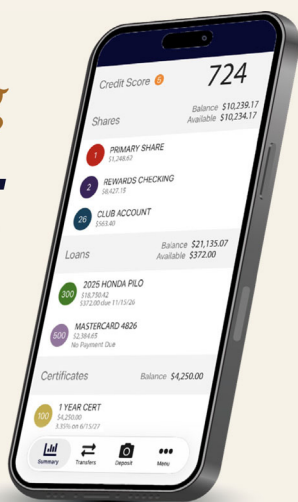
- Find available vehicles
- Negotiate pricing
- Get fair value for your trade-in
- Take advantage of available rebates and incentives

Once you find the right ride, **BHCFCU can help with the financing.**

Contact a Loan Representative



Your Banking Just Got Better



Thank you for your patience while we upgraded our systems and processes to better serve you.

These improvements help our team work more efficiently while creating a better banking experience for you, including an improved BHCFCU Mobile App and Online Banking.



Check Your Credit

Score • Tools • Loan Options



Move Money

Transfers • External Accounts
• Loan Payments



Manage Your Money

Bill Pay • Statements & Documents
• Order Checks



Stay Informed

Notifications • Account Activity
• YTD Information

Log In & Explore Today



Earn More with Rewards Checking Banking You Already Do

To qualify for the higher dividend each month:

- ✓ Receive at least **\$500 in direct deposits**
- ✓ Enroll in **E-Statements**
- ✓ Make at least **12 signature-based debit card transactions**
- ✓ Pay at least **3 bills with Online Bill Pay**

Plus, there's **no minimum balance requirement and no per-check charges.**

*Everyday checking.
Extra earning potential.*

Explore Rewards Checking

*Qualifications apply. See BHCFCU for complete details and current dividend rates.

Celebrate International Credit Union Day!

Thursday, October 15

It's a day to celebrate what makes credit unions special: **people helping people and members like you!**

Stop by BHCFCU on October 15. The **first 50 members** to visit our Main Office, Coral Branch or Broward Health ISC Branch will receive a special goodie bag.*

***Thank you for being part of
BHCFCU!***

Stop By October 15

*Goodie bags available to the first 50 members while supplies last.



Holiday Skip-a-Payment!

Give your budget a little breathing room this holiday season.

Skip your December 2026 and/or January 2027 loan payment(s).

\$30 fee per skipped payment, per month.

***Forms Available Online Starting
November 16th***

Certain restrictions and eligibility requirements apply. See the qualifying details and request form for complete terms and conditions.

SavvyMoney Tip

Did You Know SavvyMoney Has Credit Goals?

Whether you're planning to buy a home, purchase a new car, or simply strengthen your credit, SavvyMoney's Credit Goals can help you set a target and track your progress.

Set it. Track it. Achieve it.

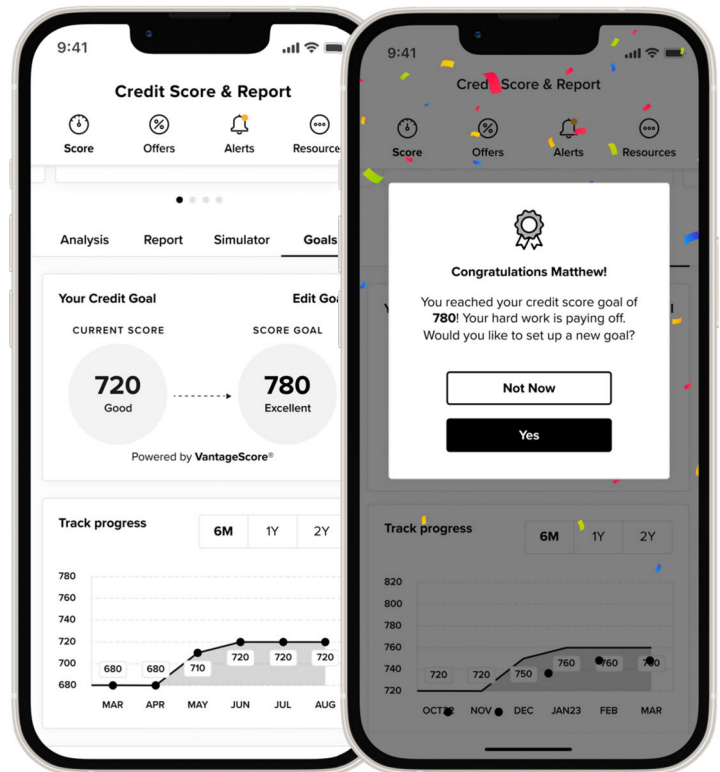
With Credit Goals, you can:

- Set your target credit score
- Track your progress over time
- Explore different scenarios with the Score Simulator
- Adjust your goal as your priorities change
- Get personalized tips to help you reach your goal

Pick your score. Own your journey.

Log in to BHCFCU Online Banking or the Mobile App, open Credit Score, and set your goal today.

savvymoney®



New to SavvyMoney?

Start Here.

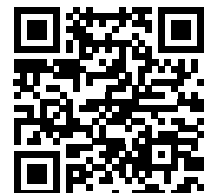
SavvyMoney is a free credit tool available right inside BHCFCU Online Banking and the Mobile App.

Use it to:

- Check your credit score for free
- Review your credit report
- Monitor changes to your credit
- Set and track credit goals
- Get personalized tips and insights

Checking your score won't impact your credit.

[Learn More about SavvyMoney](#)





Spend With Confidence This Holiday Season

Holiday shopping can add up quickly. Check out these **Holiday Shopping Tips from KOFÉ** for simple ways to set a budget, plan your purchases, track spending, and avoid holiday debt.

Explore More Holiday Tips

More Support, Whenever You Need It

As a BHCFCU member, you have **free access to KOFÉ**, with financial education and tools for every stage of life, including:

- Articles, calculators and worksheets
- Live and on-demand webinars
- Budgeting and money management resources
- Homeownership and credit education
- Financial resources for teens and families

Explore KOFÉ

Holiday Shopping Tips

to Help Avoid Overspending

- Set a Budget First:** Decide how much you can comfortably spend on gifts, holiday meals, and decorations.
- Create a Gift List and Prioritize:** Plan out your gift list, ranking items by importance.
- Track Spending in Real-Time:** Use budgeting apps with AI features to track your holiday spending in real-time, ensuring you stay on target and don't exceed your limit.
- Use Cash or Debit When Possible:** This can help you avoid getting into debt!
- Use AI Tools for Price Comparisons:** Compare prices across different websites to help find the best deals.
- Set Alerts for Price Drops:** Many AI-driven shopping tools let you set alerts for price drops on specific items, so you can purchase when prices are lower without checking constantly.
- Avoid Last-Minute Shopping:** Prices often surge closer to the holidays. Start shopping early to take advantage of sales and reduce the temptation to buy impulsively.
- Track BNPL Payments Carefully:** If you use BNPL, keep track of each payment due date to avoid late fees. Missing a payment can lead to unexpected fees that can throw off your budget.
- Beware of Buy Now, Pay Later Programs:** Options like Klarna or Afterpay can seem appealing, but they may encourage overspending.

Source: <https://www.consolidatedcredit.org/budgeting-made-easy/holiday-budget/>

Upcoming KOFÉ Financial Webinars

Homeownership Fundamentals

Wednesday, Oct 14, 2026 | 1:00p ET

Register Here:



Celebrate Smart: Your Holiday Spending Plan

Wednesday, Nov 11, 2026 | 1:00p ET

Register Here:



Know Your Money Personality: What Is Your Financial DNA?

Wednesday, Dec 9, 2026 | 1:00p ET

Register Here:



Tools to Make Banking Easier

The new and improved BHCFCU Mobile App gives you more ways to manage your money, stay informed, and take control of your finances, wherever you are.



Pay with Your Phone Using **Digital Wallet**

Add your BHCFCU 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 BHCFCU debit card.

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:**



Holiday Closings

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

Indigenous Peoples' /Columbus Day
Monday, Oct 12, 2026

Veterans Day
Wednesday, Nov 11, 2026

Thanksgiving
Thursday, Nov 26, 2026
Friday, Nov 27, 2026

Christmas
Friday, Dec 25, 2026
Saturday, Dec 26, 2026

New Year's Day
Friday, Jan 1, 2026

Martin Luther King Jr. Day
Monday, Jan 18, 2027

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