Message from the CEO: Let’s Bounce Back Together

In the last few months, we have all faced a period of uncertainty unlike any experienced in our lifetimes. COVID-19 has shown us just how vulnerable we really are. In order to protect our health and ensure the well-being of those around us, we have all been forced to abruptly change our routines and adjust to new ways of communicating, shopping, working and just living.

At Baptist Health South Florida FCU, we understand the importance of ensuring that our members have safe and reliable access to their money, along with the financial support needed during a crisis.

In order to remain open and accessible to our members, we enhanced our cleaning procedures, established social distancing practices, installed acrylic “germ shields”, and distributed masks, gloves, and hand sanitizer to employees.

In late March we announced the activation of our Pandemic Relief Plan. This included the waiving of several transaction fees and the launch of our Pandemic Relief Loan – a 12-month loan with no payments or interest for 60 days. We also informed members with existing loans that they could request a 60-day Pandemic Relief Extension if they had been financially impacted by the pandemic.

With the reopening of many services in South Florida and the gradual slowdown of these requests, we have decided to retire these programs. However, I am pleased to announce that we have issued over $715,000 in Pandemic Relief Loans and we have also assisted over 500 members with more than $500,000 in payment relief.

We also intend to return to our normal hours of operations on Monday, June 29th. Of course, we expect to continue operating with all of these safety measures in place for some time.

We recognize that the path ahead is still unclear. However, you can rest assured knowing that we’re here for you as we all bounce back from the devastating setbacks created by this pandemic.

Be Prepared to Weather the Storm

W hile we enjoy weather that is the envy of the nation, locally we know the risks associated with our unique geography. Here are a few steps that you can take to make sure you are best prepared.

1. Know Your Risk. If you are new to the area, familiarize yourself with the types of wind and water hazards that typically occur in your community.

2. Develop an Evacuation Plan. Have a plan to quickly and safely exit your home and your community in the event of an evacuation order. Plan and test your route, and ensure that everyone in your home knows the plan.

3. Assemble Disaster Supplies. Ensure that you have supplies for three days – including non-perishable food, water, and medicine. You may need extra cash, battery powered flashlights and a solar-powered USB charger for your cell phone or other devices.

4. Fortify Your Home. This may include plywood or steel panels to protect windows and addressing other vulnerabilities on your property.

5. Verify Your Insurance Coverage. Before a hurricane hits, make sure that your insurance coverage is up to date and that you fully understand what coverage you have in the event that a disaster may strike.

If you need a hand preparing for the coming hurricane season, we offer loans to help you stand strong when facing severe weather. For purchases like generators, hurricane shutters or storm-proof windows, we have rates as low as 8.45% APR.* We’re here to help.

*APR = Annual Percentage Rate. Rates as low as 8.45% APR for 12 months. Advertised rates and guidelines are subject to change without notice. Actual rate may vary based on credit worthiness, loan term, and other factors. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply.
Let Us Be Your “Car Guy”

There’s no question that being able to browse online for a new vehicle has changed the car-buying experience. With a few clicks you can now find the best price from a wide selection of available vehicles. But are you getting the best deal? That’s where Auto Advisors can help you get the car you want at the price you need and with terms that suit your budget.

You could spend your time visiting multiple dealerships, or you could put us to work for you. We’ll save you the car shopping hassle and let you know when your car is ready for pick up. We can find you the best deal because we have access to over four million vehicles. As an added bonus, you’ll receive a rate discount of 0.25% off your approved rate by using our Auto Advisors service.

Can we help you find your next wheels? Visit us online at www.bhsffcu.org or call an Auto Advisor today at 800.929.8971.

*Discount applied to your approved auto loan rate from Baptist Health South Florida FCU. Rate cannot go below floor rate of 1.95% APR. Restrictions apply. Contact BHSFFCU for complete details. Auto Advisors receives a transactional fee from the dealer not dependent on dealer profit.

We’ll Get the Door

When it’s time for a new car, you want to make sure that you’re getting a vehicle that you’ll love, along with a financing plan that puts you in the driver’s seat for your next journey.

Our low rate financing means an affordable, lower monthly car payment for you.

In fact, with auto loan rates as low as 1.95% APR* for 36 months, there’s really only one thing we would like to say when it comes to your next car purchase: “Please, allow us to get the door.”

*APR = Annual Percentage Rate. Rates as low as 1.95% APR for 36 months. Rate includes a 0.25% discount for vehicles financed with loan to value (LTV) of 80% or less. Advertised rates are subject to change without notice. Actual rate and guidelines may vary based on credit worthiness, collateral, and other factors. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply.

Is Your Car Ready for Summer?

Summer takes a toll on your vehicle. Now is the time to get it ready for the hot days, stop-and-go traffic, and summer fun!

**Air Conditioning:** Have the system examined by a qualified technician.

**Cooling System:** Flush and refill every 24 months.

**Oil:** Change the oil and filter as recommended by the manufacturer.

**Windshield Wipers:** Check for dry or cracking wiper blades and replace as needed.

**Engine:** Replace all filters.

**Lights:** Inspect all lights to make sure all bulbs are working.

**Tires:** Rotate every 5,000 miles.

**Brakes:** Inspect your car for corrosion or deposits and stop problems before they get worse.
New Product - Coming soon in July
Zelle Makes It Easy

Splitting the bill, paying the rent and more just became a whole lot easier.

We’ve launched a fast, safe and easy way to send money. Zelle allows users an alternative to send money directly between almost any bank accounts nationwide, usually within minutes¹. With just an e-mail address or a phone number, you can send money² to friends and loved ones anywhere in the country using your mobile banking app.

Zelle allows you to not only send but also to request money³ and connect with your contacts in real time. To get started, log into your Baptist Health South Florida FCU online banking account or mobile app and click on “Send Money.”

¹ Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle.
² Must have a bank account in the U.S. to use Zelle.
³ In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.

Become the Financial Wizard in Your Social Circle

How much should you be saving for retirement? What is the best strategy to manage your debt load? How can you motivate yourself to save money? How do you know if your insurance portfolio is offering you the best protection against risk?

At Baptist Health South Florida FCU, we want to equip you with the knowledge needed to assess your financial picture and to make the right decisions – now and into the future. Our Knowledge of Financial Education (KOFE) program is designed to help you navigate through some of these common challenges. As members, you have access to several 3-5 minute online modules which are available on demand and at your convenience. To get started, log on to https://www.bhsffcu.org/financial-fitness

Have questions? You can also speak confidentially with a financial coach to best strategize your path forward. Call 855.304.4089 or check our website for more information.

In The Community

Keeping safe for our employees and members.
Easy Access No Matter Where You Are

**Online & Mobile Banking:** 24/7 access to your account through our Online Banking site. With Online Banking, you can review your account(s), check balances and transactions, transfer funds between accounts, transfer funds to and from other financial institutions, pay bills, pay people and much more.

**Mobile App:** You will have the added benefit of mobile check deposits. If you have not accessed your online or mobile banking account in some time, we recommend that you confirm that your username and password is up to date. Download our app by looking for ‘BHSFFCU’ at your app store.

**ATM Access:** Free access to your account from any of our 14 ATMs conveniently located throughout BHSF properties. You also have access to over 1,000 Publix Presto! ATMs. Publix locations can be found at www.publix.com/locations.

**Applying for Loans:** Rest assured that if you need to apply for a loan, we are ready to help. Through our Online Banking site, you can remotely apply for a loan, upload documents, and sign your loan agreements. You can also contact our eBranch at 786.257.2300 if you have lending-related questions.

**Banking by Phone:** 24/7 access to your account through our Bank by Phone system. You can review your account(s), check balances and transactions, and transfer funds between accounts. Simply call 786.257.2300 and select option 1. You will then be asked to enter your membership number and your “personal access code”. By default, your personal access code is set to the last four digits of your Social Security Number.

**Contact Center Support:** If you have questions about your account or any of our services, call our Contact Center at 786.257.2300 or at MemberService@bhsffcu.org. The Contact Center is available Monday through Friday from 8:30am to 4:30pm.