It Wouldn’t Be a Party Without You

Mark Monday, May 18th on your calendar and plan to join us for a celebration that wouldn’t be possible without you, our valued members. We’re celebrating our 59th anniversary with a special Member Appreciation Day at all of our branches. Since 1961, we’ve been focused on the financial success of our members and, with each passing year, we have been pleased to be part of so many rewarding member milestones. Each year, we celebrate your successes as we work harder to provide the services and resources to help you reach your goals.

We’ll have snacks, a free raffle, and so much more. It’s your party and we can’t wait to see you there.

Commitment You Can Count On

When our members put their faith in us to help them achieve their financial goals, that trust is something that we don’t take lightly. And, to prove just how seriously we take that responsibility, we have once again been awarded a 5-star rating from Bauer Financial, recognizing excellence in money management and member confidence. Rest assured, you can count on our commitment to you.

New South Miami Branch NOW OPEN!

We are proud to announce the opening of our NEW and IMPROVED South Miami Hospital Branch located on the first floor of the employee parking garage, in the old security office.

We will no longer close for lunch starting on March 12, 2020.

NEW HOURS OF OPERATIONS
Mon. - Thurs. 9:00am - 4:30pm
Fri. 7:30am - 5:30pm
Baptist Health South Florida FCU is now offering 12-Month Promotional Certificates. Members who invest $500 or more can enjoy promotional rates.

12-MONTH PROMOTIONAL CERTIFICATES

<table>
<thead>
<tr>
<th>Option</th>
<th>Earns</th>
<th>For members who invest</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1.25% APY¹</td>
<td>$500 - $24,999</td>
</tr>
<tr>
<td>B</td>
<td>1.35% APY¹</td>
<td>$25,000 - $49,999</td>
</tr>
<tr>
<td>C</td>
<td>1.45% APY¹</td>
<td>$50,000 or more</td>
</tr>
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Have money at another financial institution?

Bring new money to Baptist Health South Florida FCU and we’ll bump up the 12-month promotional rates.

12-MONTH NEW MONEY PROMOTIONAL CERTIFICATES²

<table>
<thead>
<tr>
<th>Option</th>
<th>Earns</th>
<th>For members who invest</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1.40% APY</td>
<td>$500 - $24,999</td>
</tr>
<tr>
<td>B</td>
<td>1.50% APY</td>
<td>$25,000 - $49,999</td>
</tr>
<tr>
<td>C</td>
<td>1.60% APY</td>
<td>$50,000 or more</td>
</tr>
</tbody>
</table>

Are you ready to grow some green? Let us take your savings to the next level with interest rates that work as hard as you do.

1 APY is Annual Percentage Yield. 2 12-Month New Money Promotional Certificates must be funded with funds not currently on deposit at Baptist Health South Florida FCU or funds held on deposit within the last 30-days. Limited Time Offer. Promotional offer is valid starting on April 1, 2020. Rates are subject to change without notice and the offer may be withdrawn at any time. $500.00 minimum opening deposit. At maturity, unless otherwise directed, the certificate will rollover to the same initial term at the current standard rate available at the time of maturity. A penalty may be imposed for early withdrawals. Any early withdrawal penalty may reduce earnings on certificates. For all term share certificates offered, the dividends will be compounded and credited to the account every month and at maturity. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. Terms and conditions may apply.

Save the Date – Annual Meeting You’re Invited!

The Board of Directors will report on the current state of the Credit Union and new initiatives to better serve the growing membership base. Members will also elect volunteers to serve on the Board of Directors. All members are encouraged to attend.

Staff will be available after the meeting to answer questions. Snacks and refreshments will be served.

WHEN: April 28, 2020 at 2:00 pm
WHERE: West Kendall Baptist Hospital
        West Wing Auditorium
        9555 SW 162nd Ave
        Miami, FL 33196
RSVP in a branch or at BaptistHealthFCU.org/events
How Can You Stay Safe from Tax Scams?

Protect yourself from compromised banking information and identity theft this tax season. With just a few simple steps, you can better ensure the security of your money and foil the efforts of the bad guys.

1. Do You Know That Caller?
Be cautious of anyone who requests your date of birth, social security number or bank account information over the phone or by e-mail. If you can't verify the individual or agency you are talking to, don’t share these details.

2. Who Knows Your Passwords?
Yes, you want to select a password that is easy for you to remember, but that can’t be guessed by anyone else. Consider passwords that combine letters and numbers, and which are case sensitive, allowing for upper- and lower-case characters. Don’t share your passwords - this can be fatal.

3. Still getting that refund check by mail?
The fastest and safest method to receive your tax refund or any paycheck is via direct deposit. Save the exposure of mail fraud by someone getting their hands on your check by simply having it deposited electronically to your account.

4. Think You’ve Been a Victim?
While an ounce of prevention is worth a pound of cure, should you suspect that your financial information has been compromised, report it immediately to your financial institution and to the police so that action can be taken to protect you and identify the culprits.

We are always keeping an eye on evolving activity and new types of scams. For more information on what’s happening and how you can remain safe from this type of crime, visit our website at www.BaptistHealthFCU.org.

You’re Always in Control

Switching to debit and credit payments instead of carrying cash was a huge step forward in improving your safety and the security of your money. Now, we're helping you to take the next step with improved measures to protect your debit and credit cards with CardControl.

With your mobile device, you can decide when, where and how your card is used and receive alerts whenever there is activity on your accounts. You can set spending limits, geographic locations and even merchant categories. What’s even better is that you can turn your cards “off” when not in use and turn them back “on” when you want to make a purchase.

Getting started is easy:
• Log in to the BHSFFCU Mobile Banking app
• In the Accounts page under Quick Links select “My cards”
• Register your cards and customize your preferences

Download the app and enjoy increased security for all of your cards today.

Upcoming Seminars

Home Buyer Seminar
The Credit Union has teamed up with its mortgage lending provider, FEMBi to offer Home Buying Seminars. The seminars are open to all members and hospital employees interested in learning more about the process of financing or buying a home. We will share with you the smoothest path to home ownership.

WHEN: Saturday, May 23, 2020 from 10:00am–11:00am
WHERE: FEMBi’s Corporate Office 
9300 S. Dadeland Blvd./ 5th Floor
Miami, FL 33156
RSVP: BaptistHealthFCU.org/events (Registration will open up 30 days prior to the event)

Auto Buying Seminar
The Credit Union has partnered with Auto Advisors to offer Auto Buying Seminars. These informative seminars will provide valuable insight into the process of financing or buying a used or new vehicle. You will be provided with a step by step process from the moment you walk into a dealership to finalizing your paperwork. Audience questions are encouraged. The seminars are open to all members and hospital employees interested in learning more about the auto buying process.

WHEN: Tuesday, June 23, 2020 from 4:00pm-5:00 pm
WHERE: Baptist Hospital 8900 N Kendall Drive 
Building: 5-MCVI
Room: Conference Room A & B
Miami, FL 33176
RSVP: BaptistHealthFCU.org/events (Registration will open up 30 days prior to the event)
Go Wherever Your Dreams Take You!

Wherever you are, you can transact your credit union business.

- Florida credit union members have access to thousands of shared branch locations nationwide as well as in Puerto Rico, Guam, Italy, Netherlands, Germany, United Kingdom, and Belgium.
- Visit a nearby shared branch and you can make transfers, deposits, withdrawals, balance inquiries, loan payments and more.
- At many shared branch locations, you can also purchase money orders and cashier checks.
- You can always expect the same level of service you receive at your credit union’s branch. Simply provide your credit union’s name, your account number and present a valid photo ID.

Finding the nearest Shared Branch is easy:
Visit BaptistHealthFCU.org and Shared Branching
OR
Download the CO-OP Shared Branch Locator app to your mobile phone.

We are now an acquirer of Shared Branching. So, if you have business from another participating credit union, you can take care of your routine transactions at any of our office locations.