

Blue Water Federal Credit Union News

Spring 2024



Mission Statement

"To provide personalized financial services to our members/owners and their families in a cooperative spirit while maintaining long-term financial stability."

BOARD of DIRECTORS

President-

A. Raymond Kerr

Vice President-

Rick E. Little

Secretary-

Carol A. Weichsler

Treasurer/Manager-

Theresa L. Millsap

Board Members-

Kenneth Madis

Kathleen Bennett

Tim Morse

Supervisory Committee-

Richard H. Edie

Kenneth Madis

Terry Wolff

Jan Bond

Henry Chmielewski

Loan Officers-

A. Raymond Kerr

Rita R. Golonka

Jeanne Dawson-Collins

The Credit Union will be closed

Monday	05/27/24	Memorial Day
Wednesday	06/19/24	Juneteenth
Thursday	07/04/24	Independence Day
Monday	09/02/24	Labor Day
Monday	10/14/24	Columbus Day



Monday - Thursday

9:00 a.m. - 4:30 p.m.

Friday

8:00 a.m. - 4:30 p.m.

(810) 985-6993 All Hours
(810) 985-6371 Loan Office

member.services@bluewaterfcu.org

[Facebook.com/BlueWaterFCU](https://www.facebook.com/BlueWaterFCU)

www.bluewaterfcu.com

24 HOURS/7 DAYS

2024
ANNUAL
MEETING



Help us celebrate
Blue Water Federal Credit Union's

65th Anniversary.

Plan to attend Blue Water Federal Credit Union's **2024 Annual Meeting**. We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2024 Board of Directors.

Call in your reservations today. See below for additional details.

Alexander's Banquet Facility
1200 Gratiot Blvd
Marysville, MI 48040

Wednesday, May 22, 2024

6:30 p.m.	Registration
7:00 p.m.	Buffet Dinner and Regular Beverages
	Cash Bar
8:00 p.m.	Business Meeting

All members are welcome to attend at no cost. Reservations are not mandatory to attend the meeting, however, as a courtesy, please R.S.V.P. dinner reservations to the credit union by Monday, May 6, 2024 at 985-6993.

When you make reservations, the credit union is obligated to pay for all reserved dinners, so please mark your calendar and attend.



FINANCE FUN WITH AN RV LOAN FROM BLUE WATER FEDERAL CREDIT UNION!

Visit the Rocky Mountains. Canoe down the Mississippi River. Drive to Yellowstone National Park. With a new motor home, camper or trailer, the possibilities are endless. Right now, Blue Water Federal Credit Union is offering new and used RV loans starting at 6.00% APR.*

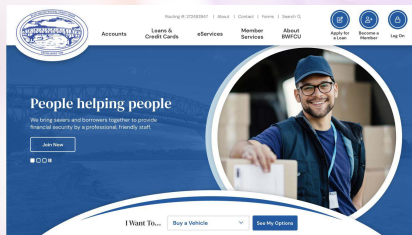
Do you currently have an RV loan with another institution? We may be able to save you money by refinancing your current RV loan.

We offer several payment options; cash, payroll deduction, and automatic transfers to make paying your loan a breeze!

Our online application and fast approval mean you and your family can be sharing new experiences and making new memories in no time. Contact us today at (810) 985-6371 or visit us online at www.bluewaterfcu.com.

Let Blue Water Federal Credit Union help you purchase the RV of your dreams!

*APR=Annual Percentage Rate.



NEW WEBSITE

Blue Water Federal Credit Union is thrilled to announce the launch of our brand-new website!

In October of last year, BWFCU was awarded a grant from NCUA to create and design a new and improved website.

Our new site features a fresh new look with a redesigned format. Whether you are looking for our current vehicle loan rates, our routing number, or the link to re-order checks, we are confident the new site will allow you to find what you need with ease.

Although the site is new, your login information to access your account remains the same.

Your feedback is invaluable to us, so please don't hesitate to share your thoughts and suggestions with us. You may email us at member.services@bluewaterfcu.org.

Thank you for being a part of Blue Water Federal Credit Union.



DON'T TAKE THE BAIT -- PROTECT YOURSELF FROM PHISHING SCAMS

Phishing is a type of online scam designed to get valuable personal data from you – like your Social Security number, credit card numbers, passwords, account data, and other personal identifying information.

Every day, scammers send out millions of fraudulent emails that claim to come from websites you likely trust, like a bank or credit card company, and then request your personal information. They steal your personal information, leaving you the victim of a phishing scam.

Watch out for these phrases that help identify fraudulent emails:

- “Verify your account.”
 - Any legitimate business will not ask you to send passwords, login names, Social Security numbers, or any other personal information via email.
- “If you don't respond within 48 hours, your account will be closed.”
 - They are attempting to create a sense of urgency so you feel like you don't have time to verify their information through the proper channels.
- “Dear Valued Customer.”
 - Phishing messages are generally sent out as mass emails and aren't personalized.
- “Click the link below to gain access to your account.”
 - The website address looks real, but if you hold your cursor over it, you'll see a new website address pop up that looks nothing like the original. This is the “real” site you are going to.

Protect yourself.

The FTC recommends the following tips:

- **Do not hit “reply”**
Contact the company or agency cited in the email directly by telephone or visit their website.
- **Be cautious about emailing your personal information**
A padlock icon or “https” in the website address means your information should be secure.
- **Review statements ASAP**
Review your credit card and account statements for invalid charges. If the statement is noticeably late, call your credit card company or Blue Water Federal Credit Union to confirm billing address and account balances.
- **Report “phishy” emails to the FTC**
Forward suspicious emails to uce@ftc.gov. If you believe you are a victim of an email scam, file a complaint with the FTC at www.ftc.gov/idtheft and click on the “Report Fraud” button at the top.

If you ever suspect any type of suspicious activity, report it to the proper authorities immediately. Contact the actual bank, credit union, company, or government agency to confirm whether the email or Web site is legitimate.

As a reminder, Blue Water Federal Credit Union will **NEVER** send you an email asking for your personal information. If you get one that claims to be from us, report it immediately!

the LAST word

EVERYBODY WANTS HAPPINESS, NOBODY WANTS PAIN, BUT YOU CAN'T HAVE A RAINBOW WITHOUT A LITTLE RAIN!