

Money Matters

Investments in Your Financial Future



Welcome to a realm of possibilities where

Your Financial Future Takes Center Stage!

In this issue, we'll share exclusive insights into savings that propel you towards prosperity. From BHSFFCU's Promotional Share Certificates to Money Market Savings Accounts and IRAs, we're here to guide you through your strategic financial decisions. It's time to prioritize your tomorrow, starting today.

Let us empower you to grow your money wisely and secure a brighter, more fulfilling future. (see pages 2-3)

TEXT MESSAGING is here!



Now you can make an inquiry, share documents, make payments¹, and receive payment reminders via text message.²

TRY IT FOR YOURSELF AND TEXT US!



Reach a representative:

Monday - Thursday
8:30 AM - 4:30 PM

Friday
8:00 AM - 5:00 PM

Member Services:
786.257.2300

You can also text keywords for 24/7 answers to common questions.

¹A convenience fee of \$5.95 per payment will be applied at the time of payment processing. ²Standard messaging and data rates may apply according to your mobile carrier plan.

Annual Member Meeting

APRIL 30, 2024

@ 4:00 PM - JOIN US!

Learn about 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.

West Kendall Baptist Hospital West Wing Auditorium
9555 SW 162nd Ave, Miami, FL 33196
(Also available via Zoom)

Snacks and refreshments will be available.



Scan the QR Code to RSVP

You can also RSVP at a branch, on our website or by calling 786.257.2300

www.BaptistHealthFCU.org/event-center

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Invest in Your Future with

Building wealth isn't just for the rich. Anyone who wants to be financially stable and successful over the long term needs to know at least the basics about how to save for the future.

BHSFFCU can help make your money grow in the way you need it to grow to reach your life goals.

Promotional Share Certificates

If you've been looking for the best place to grow your money, you may want to consider a share certificate at your Credit Union.

A Share Certificate is a type of savings account with a set opening deposit, and you need to keep your money in the account for a specified amount of time.

GUARANTEED RETURN

Once you put your money in a share certificate, your dividend rate won't change. Your money is protected from fluctuations in the markets and economy.

HIGHER DIVIDENDS

Your Share Certificates offer higher interest yields compared to traditional savings accounts, earning more money.

LOW RISK

You can't lose any of your principal investment in a Share Certificate. Your funds are federally insured up to \$250,000 by the NCUA.



For a limited time only, we are offering the following Share Certificates.

PROMOTIONAL SHARE CERTIFICATES

TERM	APR	APY*	MIN DEPOSIT
3 Month	3.9285%	4.00%	\$500
6 Month	4.1766%	4.25%	\$500
9 Month	4.4125%	4.50%	\$500
12 Month	5.1278%	5.25%	\$500



If you open a Certificate with at least \$10,000 from another institution ("new money"), you will receive a 0.25% rate increase on the entire Certificate balance.

*APY is Annual Percentage Yield. Promotional offer is valid starting on March 14, 2024. 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 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. Baptist Health South Florida FCU membership is required. Terms and conditions may apply.

Our Saving Opportunities



Money Market

EARN MORE WITH A MONEY MARKET ACCOUNT

A Money Market Account at BHSFFCU is an easy way to grow your savings while having access to your funds. It's a savings account that earns higher dividends than a traditional savings account. And it's similar to a Share Certificate but the money isn't locked up for a set period of time, so you can access your funds as needed.

Our Money Market Account features:

- ★ No time frame for maturity
- ★ No penalty for early withdrawal
- ★ Earn dividends with a minimum \$2,500
- ★ Higher dividends paid on higher balances
- ★ Three free withdrawals per month

So if you're looking for a savings account with higher yields and withdrawal options, open your Money Market Account today.

* APY is Annual Percentage Yield. Minimum average daily balance of \$2,500 is required to earn dividends. Rates are effective as of March 14, 2024 and they are subject to change without notice. Dividends are paid quarterly and calculated based on the average daily balance. Maximum of six transactions per month, three of which could be in-person withdrawal. Baptist Health South Florida FCU membership is required. Terms and conditions may apply.

MONEY MARKET

Balance	Rate	APY*
\$0.01 - \$2,499.99	0.0000%	0.00%
\$2,500.00 - \$24,999.99	0.7479%	0.75%
\$25,000.00 - \$49,999.99	0.9963%	1.00%
\$50,000.00 - \$99,999.99	1.2442%	1.25%
\$100,000.00 - \$149,999.99	1.7386%	1.75%
\$150,000 - \$199,999.99	2.2313%	2.25%
\$200,000 - \$249,999.99	2.7221%	2.75%
\$250,000 - or more	3.2111%	3.25%

IRA SECURE YOUR FUTURE: EXPLORE OUR TRADITIONAL AND ROTH IRAs

An Individual Retirement Account (IRA) allows an individual to save for retirement with **tax-free growth or on a tax-deferred basis**. Whether you're just beginning your career, planning for your family, or approaching retirement, it's never too early to start saving with an **IRA**. The sooner you start, the greater the effect of **compound interest on your savings**.

There are two kinds of **IRAs** to choose from: Traditional and Roth. Each has its distinct tax advantages.



Traditional IRA offers tax-deferred growth

Roth IRA allows you to withdraw funds tax-free

Enjoy the BHSFFCU IRA advantages:

- ▶ Earn excellent Annual Percentage Yields
- ▶ Make regular or one-time deposits throughout the year, up to your annual contribution limit
- ▶ Transfer to an **IRA** Certificate to increase your earnings
- ▶ Rollover your retirement plan into an **IRA** at no cost
- ▶ Pay no setup, maintenance, closing or annual fees

You can open an IRA on our website at www.BaptistHealthFCU.org/IRA, by visiting a branch or by calling us at 786.257.2300.

In The Community



Our BHSFFCU team was honored to take part in the Bounce Back From Cancer event benefiting Baptist Health Miami Cancer Institute in partnership with The Miami Heat.

Upcoming Webinars You Don't Want To Miss!

(LIVE EVENTS VIA ZOOM) The webinars are open to all members and hospital employees!

HOME BUYING

Thursday, May 23rd
at 2:00 pm

Live event via Zoom



FINANCIAL EDUCATION

Wednesday, June 26th
at 12:00 pm

Live event via Zoom



COME FOR THE WEBINARS AND STAY FOR THE RAFFLE!

During each webinar, we hold a live raffle and give away an amazing prize.
Register for FREE at BaptistHealthFCU.org/event-center

Members are Talking...

"I sincerely want to thank the Credit Union for everything. They are super attentive and very detailed in explaining all the numbers. They made sure that I understood everything that was being said and would clarify any questions I had. They were great to work with.

Now, what can I say about Auto Advisors. I had the pleasure of knowing them from my husband who had worked with them previously in finding a vehicle and did an outstanding job. My husband was more than thrilled with his vehicle. My Auto Advisor asked me specifically what I was looking for in a vehicle, and guess what, he made it happen. They would always keep me updated either through a phone call or text. Simply wonderful working with them.

Yesterday going into the dealership everything was a breeze, my Auto Advisor had handled everything for us, we just went in, sat down, and signed the paperwork, and boom just like that I had the keys in my hand.

Honestly, BOTH of them (BHSFFCU and Auto Advisors) made this an awesome experience. I am happy that I was able to have both of them assist me.

Thank you so much! Truly appreciate all the hard work you guys do. Keep it up!"

~ Rachel V



**Baptist Health
South Florida**
Federal Credit Union



HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 27, 2024

JUNETEENTH

Wednesday, June 19, 2024

INDEPENDENCE DAY

Thursday, July 4, 2024

PHONE

786.257.2300

WEBSITE

BaptistHealthFCU.org

BAPTIST HOSPITAL BRANCH

8900 N. Kendall Dr., Miami, FL 33176

Mon. - Thurs. 8:30 am - 4:30 pm

Fri. 8:00 am - 5:00 pm

WEST KENDALL HOSPITAL BRANCH

9555 SW 162nd Avenue, Miami, FL 33196

Mon. - Thurs. 8:30 am - 4:30 pm

Fri. 8:00 am - 5:00 pm

SOUTH MIAMI HOSPITAL BRANCH

6200 S.W. 73rd St., Miami, FL 33143

Mon. - Thurs. 8:30 am - 4:30 pm

Fri. 8:00 am - 5:00 pm

HOMESTEAD HOSPITAL BRANCH

975 Baptist Way, Homestead, FL 33033

Mon. - Thurs. 8:30 am - 4:30 pm

Fri. 8:00 am - 5:00 pm

Closed Daily for Lunch: 12:00 pm - 1:00 pm

DOCTORS HOSPITAL

5000 University Dr., Coral Gables, FL 33146

Mon. and Wed. 8:30 am - 4:30pm

Fri. 8:00 am - 5:00 pm

Closed Daily for Lunch: 12:00 pm - 1:00 pm

TOWN & COUNTRY CORP. CENTER

First Tuesday of the Month

1:30 pm - 3:30 pm

MARINERS HOSPITAL

Second Tuesday of the Month

9:00 am - 1:00 pm

BHSF ATRIUM BUILDING

Temporarily Unavailable

BOCA REGIONAL HOSPITAL

Tues. 12:15 pm - 4:00 pm

Fri. 12:15 pm - 4:00 pm

BETHESDA EAST HOSPITAL

Mon. 9:00 am - 4:00 pm

Wed. 9:00 am - 4:00 pm

BETHESDA WEST HOSPITAL

Limited Availability

BHSF CORPORATE OFFICE

Access Limited to On-Site Staff Only

ATM ONLY

Mon. - Thurs. 8:30 am - 4:30 pm

Fri. 8:00 am - 5:00 pm

Federally insured
by NCUA

