

BLUE FLAME CREDIT UNION

Making Lives Better One Member at a Time



2018 International Credit Union Day!

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance. The movement began in the 1840s as a democratic consumer cooperative by

weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they



weren't wealthy, the weavers and workers decided to pool their incomes and loan money to

each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable



World Council

credit union movements. Today, over 235 million people are served by credit unions in 109 countries and 6 continents; because.

Members Matter Most!

CELEBRATE ICU DAY WITH US

**THURS. OCTOBER 18, 2018
8:30 A.M. UNTIL 4:30 P.M.
220 FURR ST,
MOBILE, AL 36607**

FOOD-FUN-PRIZES

6 things you should never do with your credit card

Credit cards, used wisely, can be an important tool in your financial toolbox. But with [Americans' credit card debt at or near record highs](#), it's clear that some of us aren't always making the best decisions when it comes to how we treat our plastic.

<https://clark.com/credit-cards/things-you-should-never-do-with-your-credit-card/>

<https://clark.com>

Dividends



**Rates Effective
September, 30 2018**

Dividends are calculated on the daily average balance and are paid the last day of each quarter.

\$0 to \$4,999	0.05%
\$5,000.00 to \$9,999	0.15%
\$10,000.00 to \$19,999	0.20%
\$20,000 to \$49,999	0.35%
\$50,000.00 to \$99,999	0.55%

Blue Flame Information:

P. O. Box 7386
Mobile, AL 36670-0386
220 Furr Street
Mobile, AL 36607
support@blueflamecreditunion.org
Fax No. (251) 450-4890
Office No. (251) 450-4804

Lost or Stolen Card?:
1-800-405-7068

Jeanette Keller—Manager 450-4777
Jackie Wiley—Asst. Manager 450-4749
Member Service Representative:
Kim Havens — 450-4804



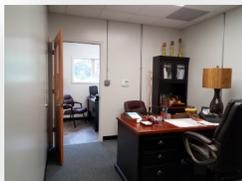
WE'VE MOVED TO:

220 FURR ST, 36607



BLUE FLAME CREDIT UNION

**COME VISIT US AND SEE HOW ALL
THESE ROOMS CONNECT!!!**



Mobile App for ATM Locator
Members can search for an ATM and don't have to worry about accessing their funds if you're traveling or can't get to the credit union.



Mobile App for ATM Shared Branching
With shared branching, credit unions give members thousands of convenient locations to perform transactions. Work, home, traveling, your credit union is always nearby.

"NO ATM" @ BLUE FLAME ANYMORE. . . SEE www.co-opsharedbranch.org for locations

New Holiday Hours!



October 8th—Mon.



November 12—Mon.



November 22—23



December 24—25

Oldie but Goodie!

HE MUST PAY

Husband and wife had a tiff. Wife called up her mom and said, "He fought with me again, I am coming to live with you." Mom said, "No darling, he must pay for his mistake. . . I am coming to live with you!"



Beer-Cheese



TIGERS

CRIMSON TIDE



BBQ Sausage Bits



Pitch your tent, lower your tailgate, and celebrate the best time of the year in the South. These make-ahead recipes are ready to eat straight out of the cooler. Find your school's perfect game-day menu;

<http://www.southernliving.com/food/entertaining/southern-living-tailgate-playbook>