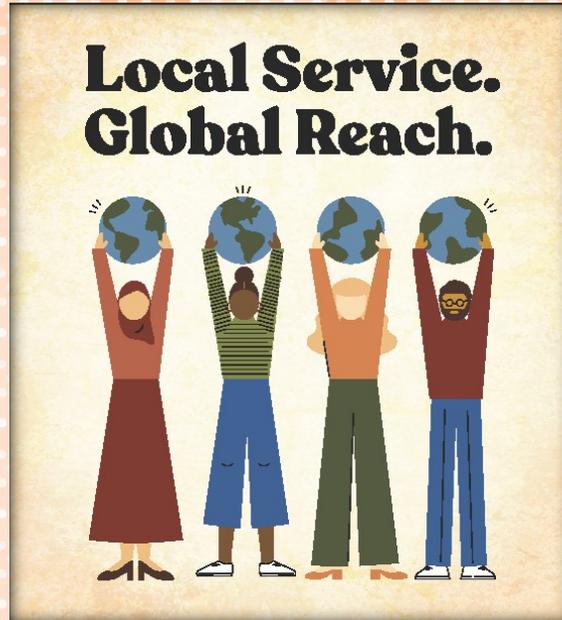


BLUE FLAME

CREDIT UNION

MAKING LIVES BETTER ONE MEMBER AT A TIME



International Credit Union Day 2019

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. We invite you to stop by your credit union on this day to celebrate the special festivities we'll have available to our members.

This will include refreshments and promotional item giveaways! We look forward to seeing you on ***Thursday, October 17!***

*Happy Blue Flame Credit Union Day!
The Blue Flame Management*



We have **voluntary** members that **LOOK** out for members interests and keep our credit union operating efficiently; the CEO, management, board of directors, supervisory committee.



Who's Who WHO are these members? What are their names? What are their responsibilities?




SPOT IDENTITY THEFT EARLY. REVIEW YOUR CREDIT REPORTS —FREE
AnnualCreditReport.com



<https://www.tasteofhome.com/recipes/holiday-ham/>

Join our **Holiday Club** and save for the holidays **all year.**



It's easy to save through payroll deduction and you can save all year. The dividend rate is the same as the regular share savings and funds are transferred to members share or draft accounts **in October**; also in **October** ♦.....



Need cash now? Ask about our Christmas loan
 Your Blue Flame CU



Go PAPERLESS!
 Newsletter on the web

How and When are Dividends Paid?

Dividends are calculated on the daily average balance and are paid the last day of each quarter. Dividends on shares are calculated on a tiered rate and were last paid effective September 30, 2019.

| | |
|--|-------|
| Balances from: \$0 to \$4,999 | 0.15% |
| Balances from: \$5,000.00 to \$9,999 | 0.25% |
| Balances from: \$10,000.00 to \$19,999 | 0.30% |
| Balances from: \$20,000 to \$49,999 | 0.50% |
| Balances from: \$50,000.00 to \$99,999 | 0.70% |



HOLIDAY CLOSINGS
 Monday, 10/14 Columbus Day
 Monday 11/11 Veterans Day

Thanksgiving & Friday - 11/29
 Tues/Wed "Eve" & Christmas

