



A Message from the CEO

Dear Fellow Member,

Each year since 2009, BHCU has rewarded members for their loyalty with a special year-end dividend. When this year's dividend is credited to your account on December 6th, it will bring the total of these annual dividends given back to our members to over \$1.65 million. That's why we've declared December 6th as "Dividend Day". We hope you are able to stop by one of our offices to enjoy the celebration. You can also visit our website to learn how to earn even more dividends and take advantage of a special referral bonus program.

Our mission of providing our members a haven of financial stability and protection is really about helping the people of our community to meaningfully improve their standard of living and helping them achieve their financial independence. This mission is the foundation of everything we do.

The products and services we provide, like our high yielding savings account *iSAVE*, are designed to encourage our members to save for their future and assist them in reaching their financial goals.

Protecting your financial health is just as important. Cybersecurity, fraud and identity theft represent significant threats to our members. Identity theft is consistently the number one complaint to the Federal Trade Commission and can happen to anyone. That's why BHCU provides identity theft protection and recovery services to all share draft (checking) account holders at no cost. Be sure to take advantage of this valuable service to protect your financial well-being.

We often state BHCU is about Belonging, not banking. Belonging means we are on this journey together with our members and that our success belongs to our members. The special dividend is the proof that we are fulfilling our mission and are pleased to be able to continue this tradition.

We appreciate your commitment to our credit union, look forward to continuing to assist you in the pursuit of your financial independence and wish you and your families the best as we finish out another successful year.

Gary M. Golden
CEO