



BAYLOR HEALTH CARE SYSTEM CREDIT UNION

Summer 2022 Newsletter

CELEBRATING
65
YEARS

Founded on July 11, 1957, by 11 health care professionals, today the Credit Union has over 5,400 members and \$91 million in assets.

Share the benefits and savings of BHCSCU membership with your family and co-workers! **Invite them to join us today!**

JOIN HERE:

bhscu.com

The Baylor Credit Union Difference

We're proud to celebrate 65 years of service to you, our member owners!

We share our profits!

\$171K

returned to members in 2021.

Online Banking Upgrade Coming in September

- New and Improved
- Available 24/7 from Anywhere!



In an effort to better serve you, our member owners, we're rolling out upgrades to our online banking and bill payment systems.

What to expect during the upgrade

- Scheduled bill payments will be processed as usual.
- Your transaction history, payee information, and scheduled payments will carry over to the new system.
- Your log in process will not change.
- You will be able to log in using your current credentials.

We're excited to bring these improvements to you and your family! For more information about this upgrade, visit our website at bhscu.com. If you have any questions or concerns, please give us a call at 469-676-2200.

This system will allow you to:

- View up-to-the-minute account balances
- Access check images
- Access transaction history
- Pay bills with Bill Pay service
- Enjoy person-to-person payment services
- Transfer funds to accounts at other financial institutions
- Create budgets and track expenses with Personal Finance Manager
- View your Credit Score and monitor changes
- Set up alerts
- Export transaction history to personal finance software
- And more!

Member Resource Center



Home Loan Center: Mortgage & Home Equity Loans

We want to remind you about our Mortgage Loan Center, complete with tools and resources to help you make an informed decision.

START HERE: Mortgages.bhcsu.com



Auto Loan Resources

Our members enjoy car locator and car buying resources, free of charge, as a benefit of membership.

START HERE: bhcsu.GrooveCar.com



Credit Cards: Low Introductory Rate for New Accounts and Balance Transfers

It's a great time to consolidate your other credit card balances to a BHCSCU card. Enjoy our low 3.90% APR* introductory rate for 6 months on all of our cards, then 12.9% APR* thereafter.

- Classic
- Share Secured
- Gold

START HERE: bhcsu.com/borrow

*APR is Annual Percentage Rate. All rates are subject to change without notice. Loans are subject to credit approval and Credit Union lending guidelines. The interest rates quoted are reserved for qualified members. Qualifying rates are based on collateral, loan term, and creditworthiness. This is not a guaranteed offer of credit and approval is based upon creditworthiness.



Convenience: When and where you need it!

- Mobile App
- 55,000+ surcharge-free ATMs nationwide, including at most CVS, Walgreens, and Target locations
- Card Control for added fraud protection
- And 24/7 online loan applications

Protect yourself from Fraud

We feel it's important to stay up to date on possible scams. Visit our dedicated fraud page on our website for more information. And remember, our members enjoy free Credit Score monitoring from Savvy Money — available for added fraud prevention and FREE for online banking users!



VISIT: bhcsu.com/Fraud

ACCOUNTS & LOANS

Savings

Checking

IRAs

Traditional

ROTH

Educational

Christmas Club

Loans

New and Used Autos

Mortgage

Home Equity

Personal

Share-Secured

Home Improvement

Boat

Motorcycle

RV

Land

ONLINE SERVICES

Online Banking

Credit Sense

Mobile App

Mobile Banking

Bill Payment

E-Statements

E-Notifications

E-Alerts

1099-INT

And much more!

CONTACT

4005 Crutcher Street | Suite 130

Dallas, TX 75246-2122

Phone | 469-676-2200

Magic Teller | 972-982-2353

bhcsu.com



Complaint Notification:

If you have a problem with the services provided by this credit union, please contact us at: Baylor Health Care System Credit Union, 4005 Crutcher St, Suite 130, Dallas, TX 75246 (469) 676-2200 or www.bhcsu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane, Austin, Texas 78752-1699

Telephone Number: (512) 837-9236

Facsimile Number: (512) 832-0278

Email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov)

Or visit: <http://www.cud.texas.gov>

Access to Credit Union documents:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents including: balance sheet and income statement; a summary of the most recent annual audit completed; written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines; board policies and copies thereof; and Internal Revenue Service Form 990. Any information above can be requested in person at our office. If you would prefer to send a written request, please send requests to: Baylor Health Care System Credit Union, 4005 Crutcher St, Suite 130, Dallas, TX 75246.