



217 Years of Seasoned Consistent Leadership

Shane Berger, President/CEO

When businesses recently started offering me senior-citizen discounts without asking my age, I began to realize that I am getting older. Often people will ask me about how long before I retire, which also reminds me of my advancing age. I'm so old that I now qualify for a Lifetime Senior National Parks Pass, which I purchased for not much more than young people pay for entering Yellowstone one time. There are some advantages to age...and experience.

I have had the opportunity to serve the members of Beehive FCU for almost 34 years. Dan Owen has been employed here longer than 35 years. The number of years that our 10 longest term employees have served you totals **217 years**. Incredible! Few organizations have been able to achieve this kind of loyalty and stability among their employees. Why is this important?

Since 1960, Beehive has served employees and members of the Church of Jesus Christ of Latter-day Saints and their families. The decisions made by Boards and Management over the decades have allowed Beehive to grow and thrive. We are consistently ranked in the highest categories nationally, in terms of financial strength and stability. We now serve nearly 29,000 members and manage over \$266 million in assets. More importantly, we have been able to serve you and help you achieve your financial goals and dreams. Beehive's past is solid, and our future is bright. We look forward to serving you, saving you money, and helping you achieve financial success for decades to come.

Our Members Encourage Others to Join Beehive

Over the past six months, Beehive utilized an outside organization to survey our members. From that we learned we rank in the 91st percentile, when compared with 155 other credit unions of various sizes, across the nation. This ranking, called the Net Promoter Score, is a highly-reliable predictor of revenue growth, which allows us to continue to provide the most valuable products and services to our members. This means nearly all of our members either agreed or strongly agreed they are willing to refer friends and family to Beehive. This high-satisfaction rating is one of the best compliments we could receive—that you are pleased with our service and would encourage those with whom you are closest to join the Beehive family. Additionally, we were in the 98th percentile, showing that our members are “Very Satisfied” with their overall Beehive experience.

Thanks for the trust you place in us every day as we help you manage your personal, family, and business finances.



Preparing for Retirement

D. Jake Denning, CFP®, MBA
LPL Financial Advisor

No group feels the uncertainty of the financial markets more than those nearing or just entering retirement. Now that the economy has recovered, new questions and challenges arise: Will you need to work longer than planned? Do you need to increase savings or adjust spending? What can you do now

to better protect your assets and your lifestyle in retirement?

As a CERTIFIED FINANCIAL PLANNER™ Professional, I can help you find the answers you seek. I've focused my efforts on understanding the unique challenges people face in preparing for retirement, and to provide personalized guidance that puts my clients' goals first.

It's important to understand that my approach doesn't begin with answers or solutions. Instead, it begins with questions and a conversation that will help determine what is unique about you and your situation. Once we've determined your needs, preferences and goals, I will provide the analysis and research required to develop a strategy tailored to your individual needs that reflects your objectives and tolerance for risk.

Please call me at (208) 656-1000 and allow me to introduce myself and learn more about your concerns. It would be my pleasure to help you move forward with confidence as you make the most of this new and exciting stage of life.

There is no assurance that the strategies discussed will be suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to affect some of the strategies. Investing involves risks including possible loss of principal. Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Beehive Federal Credit Union and Beehive Investments and Insurance are not registered broker/dealers, nor are they affiliated with LPL Financial.

Not NCUA Insured
No Credit Union Guarantee
May Lose Value

Thanks, Senator Hill



L-R: Shane Berger, Senator Brent Hill, Troy Stang, Ryan Fitzgerald

Thanks Senator Hill for all you do for Idaho credit unions!

Phishing, Vishing, & Smishing

Criminals do not always wear ski masks like they do in the movies. They do not always put on overcoats, dress all in black, or have on sunglasses in dark alleys. But they are out there and are actively trying to steal from you! Criminals have their sights set on not just money but personal information as well. Three common ways of doing this are phishing, vishing, and smishing. All three are fraudulent attempts to collect sensitive information through either email (phishing), phone calls (vishing), or text messaging (smishing). Fraudsters attempt to “lure” victims in by creating a sense of urgency hoping that victims will let their guard down and give any information to resolve the problem. Examples include Amazon emailing about an order error or expired payment method, the IRS notifying you of a tax delinquency, or Netflix informing you that your account has been suspended. They will usually include a way of contacting them either by a phone number to call or a link to click/download. This is where YOU can stop the attack! Do NOT click on the link,

do NOT call the given phone number, do NOT allow files to download and access your computer/phone. Do not give these fraudsters your personal or financial information! Research the parent company directly and find their contact information from a legitimate website. Reach out to them to verify the legitimacy of the unsolicited contact. Implementing this simple step can possibly help thwart phishing, vishing, or smishing attacks. So be vigilant and smart about your sensitive information to avoid being a victim.

Make a Difference for Kids in Our Community Who Really Need Help

CASA (Court Appointed Special Advocates) is a non-profit organization that helps children in our community who have been abused, abandoned, or neglected in situations where a judge has asked for a CASA volunteer to be appointed to get involved and become the advocate for the best interests of the child. CASA volunteers say that 208 children in our community were assisted by CASA in August of 2018. The children have been assisted by CASA volunteers in our community to get help they have needed. Such help was found in the court system, in schools, medically, to find beds to sleep on, and presents at Christmastime. CASA is looking for more volunteers in our community who can help advocate for an abused, abandoned or neglected child in our community. If you are interested in helping, please email info@casa7.org or call 208-523-6525 or visit our website: www.casa7.org. You will then be contacted by a CASA volunteer regarding what you may assist with.

Application Process for Skip-A-Payment

Between November 1, 2018 and January 31, 2019, members can apply to skip one month's payment on various loans (except credit cards,

overdraft, home, and mortgage loans. Must have six months on time payments to apply.) Again this year--if you would like to apply to skip a payment go to www.beehive.org/skip. No phone calls or voice mail messages will be received for this promotion—the only way to apply is through our website page www.beehive.org/skip. You will be notified if your request is approved and then any processing fees will be donated to the Children's Miracle Network.

Piano Gallery Sale of BYU-Idaho Pianos & Digital Pianos

For the past year, BYU-Idaho has had the benefit of using twenty-two digital and acoustic pianos as part of a national piano loan program with Yamaha Corporation, Kawai Corporation, and Piano Gallery. These pianos must be sold to help perpetuate this agreement. In addition to the University pianos, the Piano Gallery will bring a huge selection of new and used grand pianos, digital pianos, upright pianos, player pianos, and more. Public Sale: Friday November 9th from 12:00 p.m. to 8:00 p.m. and on Saturday, November 10th from 10:00 a.m. to 3:00 p.m. Location: Legacy Flight Museum, 400 Airport Road, Rexburg, Idaho. As a member of Beehive Federal Credit Union, you have the opportunity to view and purchase these pianos before the public sale. For an appointment before the public sale call (208) 356-9546. To help you take advantage of reduced pricing on these BYU-Idaho instruments, Beehive Federal Credit Union has arranged special financing with a rate of 4.20% (Annual Percentage Rate, OAC) 100 days no payment, no interest for loans over \$1,000.

Get a \$100 Cash Reward for Each New Line You Switch to Sprint

Now, there are even more benefits to credit union membership! As a credit union member, you can earn \$100 for each line

when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for each new line when you switch to Sprint®.*
- Current Sprint customers will receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.*
- Plus, get a \$50 loyalty cash reward every year for each line.*
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

*Terms & Conditions apply. See details at beehive.org/switch-to-sprint.

Holiday Closure Schedule

- Monday, October 8: Columbus Day
- Monday, November 12: Veterans Day
- Thursday, November 22: Thanksgiving Day
- Monday, December 24: Christmas Eve (close at 2:00 p.m.)
- Tuesday, December 25: Christmas Day
- Tuesday, January 1: New Year's Day

Loan Rates		Term Share Certificates	
New/Used Car Loan	FROM 3.85% APR	3<6 MONTH	0.20% APY
Signature Loan	FROM 9.60% APR	6<12 MONTH	1.25% APY
Collateral Loan	FROM 4.70% APR	12<18 MONTH	2.00% APY
Visa Platinum Card	8.90% APR	18<24 MONTH	2.05% APY
		24<36 MONTH	2.10% APY
		36<48 MONTH	2.20% APY
		48<60 MONTH	2.40% APY
		60 MONTH+	2.50% APY
APR = ANNUAL PERCENTAGE RATE		APY = ANNUAL PERCENTAGE YIELD	
(RATES AS OF SEPTEMBER 20, 2018; 48-MONTH TERM OAC; SUBJECT TO CHANGE WITHOUT NOTICE; VISIT WWW.BEEHIVE.ORG FOR OUR MOST UP-TO-DATE RATES)			