

BEEHIVE

FEDERAL
CREDIT
UNION

NEWSLETTER ✨ 4TH QUARTER 2018



Member Mailings for TruStage Insurance Products

Shane Berger, President/CEO

The CUNA Mutual Group (CMG) was organized in 1935 to provide insurance and financial services to credit unions and our members. CMG provides auto, home, life and loan protection products to credit union members through its TruStage brand. Many, if not most, credit unions in the nation promote CMG products which are designed specifically for credit union members. Beehive members currently hold 7,276 active policies which include life, accidental death and dismemberment (AD&D), auto, and home insurance policies.

We occasionally send out mailers or emails to educate you about these competitively-priced insurance products. The AD&D product mailer usually offers a \$1000 AD&D policy free to all members who opt in. Additional coverage may be purchased at the member's expense. Occasionally members contact us to opt out of the mailings. This can be done by calling TruStage service at 1-888-787-8243, or you may call us at 208-656-1000 and we will cancel the mailings for you.

If you would like to learn more or get a quote on TruStage life or AD&D insurance, call 1-888-888-3944. For Auto and Home insurance call 1-888-380-9287 or visit Trustage.com.

One-minute Video Messages

Perhaps you have already seen my first attempt at a one-minute video message which was posted just before Christmas. In 2019, we plan to communicate with you regularly by producing brief videos with practical financial tips and information. Future messages will address issues like: how to earn a higher yield on savings, how to get the best auto financing, or how to use a new product or service. They might also have some fun and unusual surprises. The videos will be available on social media, on our website, and perhaps linked to emails. Some of the videos may also have valuable offers to members. For example, the first message was a limited-time offer giving members a .25 percent bonus on new and renewed certificates of deposit. I hope you will watch the videos and if you have suggestions for topics you would like us to address, please contact me at sberger@beehive.org, or my assistant, Karen Rowe, by calling 208-656-1022 or emailing krowe@beehive.org.

Upcoming Board Elections

On February 20, 2019 voting for the Beehive Board of Directors will open and at that time we will send additional information including the ballots. Our Board Chairman Thaine Robinson, and Board Vice-Chairman Jim Terry, are both running unopposed; there will be an option for write-in candidates on the ballots. Here is some information about them:

Thaine Robinson

Thaine and his wife, Kaloha, have been married for 45 years. They have three children and seven grandchildren. Thaine has been a member of Beehive Federal Credit Union for over 30 years and considers himself a pro-credit union advocate. He has been a Credit Union member since age 8. Thaine graduated from Idaho State University with a degree in Business Administration with an emphasis in Information Technology. He

retired from BYU-Idaho working as one of the Directors of Information Technology. He worked at Ricks College/BYU-Idaho for 28 years. Thaine served on the Supervisory Committee of another credit union for five years prior to coming to Rexburg and has also served on the Rexburg Planning and Zoning Commission for 11 years and was the Commission Chair. Thaine's motto is, "Never make decisions with emotion. Make decisions which are best for the future, not now. Always use common sense." It has been a pleasure to serve on the Board of Beehive Federal Credit Union the past three years, and be part of a very worthy and respectable financial institution.

Jim Terry

Jim has served on the Board of Directors for the past nine years. He has been married to his wife, Jackie, for 41 years. They have two children and seven grandchildren. Jim has

a diversified work background with over 35 years of experience encompassing administrative, supervisory, budgeting, and investigative skills. He worked for 31 years at Ricks College/BYU-Idaho as an administrator and taught several classes on campus including college survival skills, personal development, student leadership, resource management, and criminal justice. Jim has served as the President of the Rexburg Kiwanis Club, Governor of the Utah-Idaho Kiwanis District, Chairman of the Board of Trustees for the Madison School District, President of Region VI School Board Association, and currently serves on the Credit Union's Board of Directors. Jim says, "I have always been interested in service and have donated my time to service-oriented groups in my life. I feel that I can continue to be of value to the Credit Union with the unique skills I have developed over the years in various jobs I have had. I have a good understanding

of business, accounting, investigative skills, and team building that I believe are useful in serving on the Board. I would be happy to continue to serve the members of the Beehive community.” Jim currently lives in St. George, Utah which helps him monitor how the Credit Union apps and programs help those who do not live in the Rexburg/Idaho Falls area.

Travel Smart

Traveling can be inspiring, entertaining, and memorable. The travel industry is one of the largest in the world with over \$716 billion spent on leisure travel in 2017 (www.ustravel.org). With all that money moving around, it is no wonder that travel and tourism attracts thieves like bees to honey! Be sure to bring several ways to pay when you are away and try to avoid keeping them all in the same place. However, despite your best efforts, there could be a time when you are traveling and are involuntarily relieved of your debit or credit card! The first thing you should do is immediately call your provider to alert them of the theft, so your card can be cancelled. But how can you find the number if your card is taken? Perhaps you are traveling in an area with little to no data, so looking up a phone number could be difficult as well. The solution is easy! Before you depart for on your trip, be sure to take a picture of the back of any card you may be using! That way you have the phone numbers when you need them the most. Travel should be enjoyable, so be sure to use these tips the next time you are on the move.

Annual Meeting

You are invited to attend Beehive’s Annual Meeting on Thursday, March 21, 2019 at 6 p.m., with a delicious dinner served in the Madison High School commons area/gymnasium. A \$5 deposit is required when you purchase your

ticket, but will be reimbursed if you attend. Tickets must be purchased in advance. Space is limited (we sold out last year); starting February 20 you may purchase tickets at <https://www.beehive.org/annual-meeting-2019/>, visit any branch, or call (208)656-1000. Enjoy a night out for the family with free food and door prizes!

Beehive Service Award

Members of Beehive Federal Credit Union who attend post-secondary schools may apply for a Service Award. Because we are a service-based organization, we are interested in providing awards to those who have given exemplary service in school, church, community, charity, or other organizations. Consideration will be given to those students with a cumulative GPA of 3.0 or better. Applications will be available at www.beehive.org/service-award and must be either emailed to krowe@beehive.org or returned to any branch to the attention of Karen Rowe by April 5, 2019. If you would like any additional information about the Beehive Service Award, please call (208) 656-1022. Applicants must have been a Beehive Federal Credit Union member since October 5, 2018.

Dave Ramsey Financial Peace University

Beehive Federal Credit Union is pleased to again offer Dave Ramsey’s Financial Peace© University (FPU) to our members. Dave Ramsey’s class may be a life-changing experience that will help you get out of debt. All Beehive members are welcome to participate in the nine-week program at 6:00 p.m. on Wednesday nights in Rexburg with the preview class starting February 6, 2019 (minimum class size of 25 people required). To receive the special pricing of \$109 (regularly \$129) per household, go to www.beehive.org/daveramsey and click on “Sign up for Rexburg Class” or go to <https://fpu.com/1079663>. Space is limited so reserve your place now. New materials will be introduced

and though all former FPU attendees can use their existing materials and attend the class for free there will be a reduced price, renewable annually, for continued access to digital content including the new FPU workbook and videos. If you have questions, please call (208) 656- 1000 ext. 1027.

Sprint Offer for Beehive Members

Beehive Federal Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® and, for a limited time, this offer is available for unlimited lines. Plus, you’ll receive \$100 in loyalty cash rewards every year. Are you already a Sprint Customer? Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

Sign up today to enjoy the benefits of credit union membership with Sprint’s best Sprint Cash Rewards offer:

1. Become a Sprint customer and mention you’re a credit union member.
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.

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Happy to learn more.

Note: These Sprint credit union rewards may not be available with Sprint’s BYU-Idaho employee plans. Restrictions apply.

Holiday Closure Schedule

Monday, Jan. 21: Martin Luther King, Jr. Day
 Monday, Feb, 18: Washington’s Birthday
 Monday, May 27: Memorial Day

Loan Rates

NEW/USED CAR LOAN	FROM 4.10% APR
SIGNATURE LOAN	FROM 9.60% APR
COLLATERAL LOAN	FROM 4.70% APR
VISA PLATINUM CARD	8.90% APR

APR = ANNUAL PERCENTAGE RATE

Term Share Certificates

3<6 MONTH	0.20% APY
6<12 MONTH	1.25% APY
12<18 MONTH	2.10% APY
18<24 MONTH	2.15% APY
24<36 MONTH	2.20% APY
36<48 MONTH	2.30% APY
48<60 MONTH	2.55% APY
60 MONTH+	2.60% APY

APY = ANNUAL PERCENTAGE YIELD

(RATES AS OF DECEMBER 18, 2018; 48-MONTH TERM OAC; SUBJECT TO CHANGE WITHOUT NOTICE; VISIT WWW.BEEHIVE.ORG FOR OUR MOST UP-TO-DATE RATES)