NOVEMBER-DECEMBER 2026



CONNECT WITH BPFCU



A Holiday Deal Worth Unwrapping

Make the season a little easier with a Holiday Loan special!

Get 2% APR off the standard personal loan rate*

Borrow up to $10,000

Terms up to 36 months

Available November 1–December 31, 2026

APPLY FOR YOUR HOLIDAY LOAN

*APR is Annual Percentage Rate. Offer applies to qualifying Personal Holiday Loans. Normal credit criteria apply. Subject to approval and applicable terms and conditions.



Give the Gift of Choice This Holiday Season

Looking for the perfect holiday gift?
A BPFCU Visa® Gift Card makes gifting easy!

- No card fee
- Load the card with any amount you choose
- A convenient gift for family, friends, and coworkers
- Stop by your local BP branch to get your Visa Gift Card today!

Make holiday gifting simple with BP!

BPFCU Text Banking Makes It Easy

Have a quick question? We're just a text away!

With BPFCU Text Banking, you can send a text message to our main phone number and receive a quick, personal response from a real BPFCU team member during regular business hours.

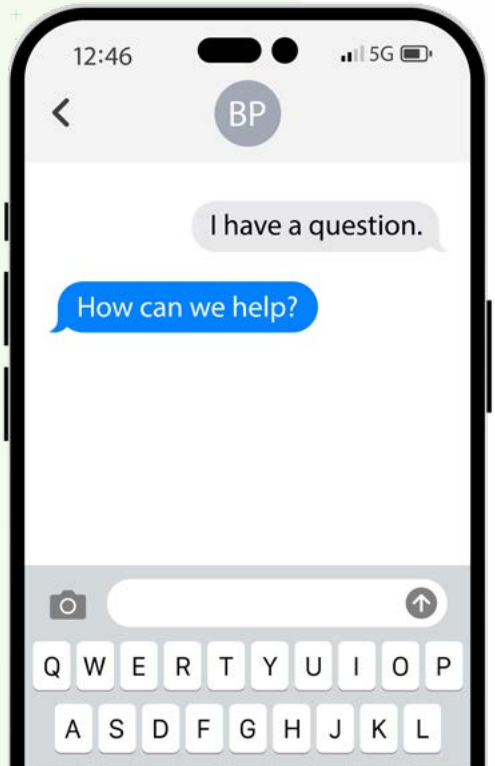
Why Text Banking?

Convenient and easy to use

Quick responses to your questions

Real support from a real person

Available during regular business hours



Skip the hassle and send us a text! At BPFCU, we're here to make it easy to stay connected when you need us.

Send a Text to **(281) 870-8000** - real people, ready to help!

Stay Connected to BPFCU via Social Media



Stay in the loop and connect with BPFCU on **Facebook and Instagram!** Follow us for the latest credit union news, important updates, special promotions, helpful financial tips, and a peek at what's happening in our BPFCU community.

INSTAGRAM UPDATE: If you were following our previous Instagram account, please be sure to click below to follow **our new Instagram account** so you don't miss our latest posts and updates.

We love staying connected with our members, and social media is a great way to keep up with everything happening at BPFCU. Take a moment to follow us, like our posts, and join the conversation!

FACEBOOK

NEW INSTAGRAM

Great News! BPFCU is Lowering Loan Rates



BPFCU is lowering rates on new consumer loans to make borrowing more affordable for YOU! Thinking about buying a new car, starting a home improvement project, or making another big purchase? **Auto Loan rates as low as 4.00% APR!*** When you're ready to borrow, let us help you explore your options. **We appreciate the opportunity to earn your business!**

*APR is Annual Percentage Rate. APR as low as 4.00% for qualified borrowers. Actual APR is based on creditworthiness, loan term, vehicle eligibility, and other underwriting criteria. Rates and terms are subject to change. Rate available on new loans only. Current BPFCU auto loans are not eligible for refinance.



BPFCU Anniversaries

Celebrating our team, one milestone at a time.

JOEY AVILA
Mortgage Assistant - 2 years

Holiday Closures

Thanksgiving
Thursday, November 26th

Day After Thanksgiving
Friday, November 27th

Christmas Holidays
Thursday, December 24th &
Friday, December 25th

New Year's Day
Friday, January 1, 2027

ATMs, eBanking and Mobile Banking available 24/7/365.

2026 HOLIDAYS

bpfcu
BP Federal Credit Union
www.bpfcu.org

NCUA Federally Insured by NCUA
EQUAL HOUSING LENDER