

September - October 2025

## WHAT'S INSIDE

Vacant Land & Lot Loan - Own Land with Low Rates

International Credit Union Day - October 16th

First-Time Car Buyer - .25% OFF & \$50 Gas Gift Card

Refer a Co-Worker - Score BIG. WIN Money.

BPFCU Anniversaries, Announcements & Holiday Closure

**bpfcu**

BP Federal Credit Union

## Vacant Land & Lot Loan

*This could be yours.*

**6.75%**  
APR\*  
5yrs.

**7.25%**  
APR\*  
10yrs.

**7.75%**  
APR\*  
15yrs.

**8.25%**  
APR\*  
20yrs.

Let us help you maximize the potential you see in that empty lot.

**APPLY  
Today!**



Pamela M. Henry  
pamh@bpfcu.org  
RMLO - NMLS #715461

### Want to Remodel your own HOME?

We also offer Home Improvement Loans.  
Use the Equity in your Home  
**TODAY!**

\*APR = Annual Percentage Rate. Available for all 50 states. 10% down. Max \$250,000. Not zoned for commercial use. Rates subject to change or termination without notice. Certain restrictions & eligibility requirements may apply. Rates are based on members' credit qualifications.



## International Credit Union Day

**FOOD  
GRAND PRIZES  
GIVEAWAYS  
REFRESHMENTS  
& MORE**



BPFCU invites both members & non-members to stop by Republic Square, Westlake One, Helios or Memorial location on October 16<sup>th</sup>. Join us as we celebrate with over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®.

**Thursday, October 16<sup>th</sup>  
JOIN US!**

**10.16.2025**

# FIRST-TIME AUTO BUYER PROGRAM

Hit the road and build credit with ease.

APPLY NOW



## .25% OFF \$50

your interest rate when  
you Finance an Auto  
Loan with bpfcu!

Gas Gift Card  
when approved.\*

\*APR = Annual Percentage Rate. Must be a first-time car buyer. One(1) \$50 gas card will be received when approved. Rates subject to change or termination without notice. Certain restrictions & eligibility requirements may apply. Rates are based on members' credit qualifications.

## Money Market Kick-off Your Savings

Scan for details  
and more rates.



# 3.04%

APY\*

On balances of \$100,000+

<https://www.bpfcu.org/our-rates/deposit-rates>

\*APY = Annual Percentage Yield. Rates subject to change without notice. Other terms and rates available. Minimum to open. Withdrawal limitations apply. We reserve the right to end promotion at any time for any reason. Your savings is federally insured to at least \$250,000 and backed by NCUA, National Credit Union Administration, a U.S. Government Agency.

Stop by any bpfcu location  
for a FREE stadium cushion.

While supplies last. One per member.

**NOTICE SYSTEM UPGRADE COMING SOON!**

**To Our Valued Members:** At BP Federal Credit Union, to further support your financial needs into the future, we will be converting our core data processing system to a new & improved platform **effective November 3rd, 2025.**

## fraud is on the rise.

Protect yourself from Financial Fraud.

Please review your account for any  
suspicious activity or transactions.

Contact us immediately at (281)870-8000, or email [info@bpfcu.org](mailto:info@bpfcu.org)  
or stop by today to report any questionable activity.

## Score BIG & Refer a co-worker

# \$100 Bonus & entry to WIN \$1,000 CASH

More referrals. More entries.



Join Now

\*Must be a new BPFCU member with a valid BPFCU account. BPFCU membership account must be open for 60 days for the \$100 deposit to both referral and referee accounts. After each referral joins BPFCU, referral and referee will automatically be entered for a chance to win the bi-monthly grand prize drawing of \$1,000. Each referral is one (1) entry into the grand prize bi-monthly drawing. Youth Accounts (under the age of 18) are not eligible. Limits apply. Promotion may end at anytime. Must meet membership eligibility requirements to apply.

**We Will Be Closed  
Monday, September 1st**

In Honor of

*Labor Day*

ATMs, eBanking, and mobile banking are available at all times.  
Download the APP today!

## bpfcu Anniversaries

**20 Years**  
Aaron Martin  
VP of Operations

**11 Years**  
Jose Llanas  
Mortgage  
Loan Servicer

**12 Years**  
Jessica Augustus  
Loan Officer

**6 Years**  
Helen Martinez  
Accounting Assistant

**2 Years**  
Kiarla Turcios  
Member Services

We are pleased to announce BPFCU's anniversaries.  
**Thank You for all you do!**

**BPFCU Locations: Westlake One, Helios, Memorial & Republic Square**

[www.bpfcu.org](http://www.bpfcu.org)  
281.870.8000



You can find us on these social media platforms

