

Bourns Employees Federal Credit Union

Who is Bourns EFCU?

Bourns Employees Federal Credit Union, is a full service credit union that provides financial services to its members through very competitive loan programs, a broad selection of account products, and services that are tailored to meet the needs of all of our members.

The Credit Union opened its doors in April 1966 to service the employees and immediate family members of Bourns, Inc. Over the years, has partnered with many companies to offer their employees the benefits of being a member of Bourns EFCU.

The Credit Union has helped many families build credit, finance their first car and/or home, and save for life's journey.



Benefits of Partnering with Bourns EFCU

BEFCU offers the employees of its business partners an array of great products and services at very competitive rates and low costs.

- Employees have access to a Credit Union that provides programs that they are able to use for their financial well-being
- A BEFCU representative comes onsite regularly to work with the employees. These are visits where we bring the Credit Union to the employees. All transactions, except cash transactions, can be conducted while the BEFCU representative is present.
- BEFCU offers Lunch and Learns, where we speak on topics that help employees with the everyday financial needs.
- Year Round Promotions: Special CD rates, auto rate promotions, balance transfer with special rates and terms, reward points, promotional account gift cards, and so much more!



What is needed to partner?

A business that decides to offer credit union membership benefits to their employees must simply write a letter to the Credit Union requesting to open a membership for the business. Please see sample letter on the next page.

After the letter is received, it is presented to the Board of Directors to approve (a NCUA rule.)

After approved, the Credit Union notifies the business and confirms who the contact person that we will be working with to send monthly information and to schedule visits.

It's easy. It's simple. And it is FREE!



SAMPLE

Business Letterhead

, 2020

Edward Casanova, CEO Bourns Employees Federal Credit Union 1200 Columbia Avenue Riverside, CA 92507-2129

Dear Ed,

I would like to offer the employees of [Business Name] the opportunity to become members of Bourns Employees Federal Credit Union. [Business Name] has ____ employees and no other credit union relationship.

Our office is located at:

[Business Name] [Street Address City, ST Zip Code

Phone Number; Fax Number]

We are less than 25 miles from a branch location of the Credit Union . Your location presents our employees with access and convenience; it also allows our employees to take advantage of your competitive loan programs and excellent rates for loans and depositor accounts.

Thank you,

Signature

[Business Officer Name]

[Business Name]



Products and Services

Accounts

- Certificate of Deposits (CDs)
- Checking: Personal and Business
- Holiday
- IRAs (Individual Retirement Accounts)
- IRA CDs
- Money Market
- Share (day in/day out savings account)
- Special Shares
- Youth

Services

- Free Online Banking
- Free Bill Pay with all checking accounts
- 24/7 Tele-talk
- 30,000 ATMs and 5,000 Shared Branches nationwide

Loans

Visa and Visa Secured Credit Cards

- New and Used Vehicle Loans
 - ⋄ Cars, Pickups, Vans, SUVs
 - ♦ RVs, Boats
 - Motorcycles, ATVs
- Mortgage Loans
 - ⋄ First Trust Deed
 - ♦ Home Equity Line of Credit
- Signature loans (Secured & Unsecured)
- Student Loans

Other Services

- Cashier's checks
- Wire Transfers
- Free Notary Service (by appointment only)
- Sprig

 your mobile banker

Federally Insured by NCUA



Locations and Hours

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Locations	Branch Lobby Hours
466 N. La Cadena Colton, CA 92324	M-W: 9AM-5PM TH: 10AM-5PM F: 9AM-5PM
15445 8th St. Victorville, CA 92395	M-W: 9AM-5PM TH: 10AM-5PM F: 9AM-5PM
1200 Columbia Ave 92507 Riverside, CA 92507	M-W: 9AM-5PM TH: 10AM-5PM F: 9AM-6PM

Phone Line Hours:

Monday- Wednesday: 7:30AM -5PM

Thursdays: 10AM-5PM

Fridays: 7:30AM-6PM

Website: www.bournscu.coop

Toll Free: 877-426-8767 Opt 2

Fax: 951-781-5452

Email: befcu@bourns.com



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency













Get Started Today!

Contact our Member Administrator Dulce Cristobal 951-966-8374 Dulce.cristobal@bourns.com

