

NEWS & Notes

JULY 2007

WIN a TV with your E-Mail Contest

We wish to enter your e-mail address for a chance to win a NEW LCD 20" High Definition TV!



We are seeking Member's e-mail addresses in promotion of our new E-Statement Services. Receive your monthly statement easily and electronically without waiting for the mail. All members who enter a new valid e-mail address during the contest period are automatically entered

and will have a chance to win a 20" LCD HD TV! One winner will be selected by random from all member e-mail addresses collected during the contest entry period by BEFCU and participating credit unions. No purchase 11369 is necessary to enter this contest.

3 Easy Ways to Enter...

1. Submit your e-mail address to any credit union staff member.
2. Complete the entry form that was included with your last statement
3. Use the "Update Personal Information" button in Online Banking.

Amusement Park Tickets

Tickets for *Michigan Adventure* and *Cedar Point* are available at the Credit Union at discounted prices. Save money and avoid the ticket lines by purchasing your tickets at the credit union.



Mortgage Promo

There's still time to take advantage of our great Home Loan Special!

Bring your mortgage loan HOME to us and we'll pay your closing costs!*

Check out our Great Rates

10 Years – 5.85% APR

15 Years – 6.00% APR

20 Years – 6.15% APR

**Up to \$750.00 per mortgage on new loans only. Limited to \$1,125,000 allocated for mortgage promotion. Don't miss out – call or stop in today!*

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Rates were in effect as of 6/10/07 and are subject to change at any time. APR = Annual Percentage Rate



Sprint (Nextel) Discounts

10% off your Sprint (or Nextel) bill

As a member of Brunswick Employees' Federal Credit Union, you can now receive 10% off your Sprint (or Nextel) monthly recurring charges. Go the Sprint link on the home page of our website www.befcu.net for more information

Quarterly Quote

"The measure of life is not the duration, but the donation."

-Thomas W. Doig

Holiday Closings

Labor Day

Monday, September 3rd

Congratulations '07 Scholarship Winners

We are pleased to announce the recipients of the BEFCU scholarships awarded for 2007

Anna Hardy, a 2007 graduate of North Muskegon High School was awarded the \$ 500.00 *SmarTeen Scholarship*. Anna will be attending Michigan State University with Biomedical Engineering as her major course of study.

Kelly Mahal, a 2007 graduate of Muskegon Catholic Central High School was awarded the \$ 500.00 *Joseph R. Beyrle Memorial Scholarship*. Kelly will be attending Grand Valley State University with Sonography as her major course of study.

Ashley Karis, currently attending Ferris State University was awarded the \$ 500.00 *Advanced Scholarship*. Ashley is pursuing Nuclear Medicine and Health Care Systems Administration as her major courses of study.

*Congratulations to all of them and best wishes
7816 for success in the future*

College Bound

Are you or one of the members of your family heading off to college this fall? Are you all set with your financial needs?

Stop in this summer before you leave for the university campus. Make sure you get an application for a VISA Credit Card or MasterMoney ATM/Debit Card. Or sign up for a NO-FEE BEFCU Checking Account.

Money Orders, Travelers Checks, Direct Deposit and much more are available from the Credit Union. Brunswick is the place to be. Make sure you are all set for school and beyond.

Beware of "Phishing"

Please be aware of internet fraud that has been identified as Phishing. This is a scam that uses e-mail to request verification of your personal account information.

This electronic deception will look like an official e-mail and ask for verification of financial and personal information such as account numbers, passwords, user names, Social Security numbers and other sensitive data. Most of the messages warn of possible fraud and contain a link to a fake web site that very closely mimics a legitimate online business.

If you feel you have been a victim of a phishing crime, please file an online complaint with the Crime Complaint Center at www.ic3.gov. Or contact the credit union for further information.

Hidden Account Numbers

We have hidden two members' account numbers within the newsletter. If you find yours, contact the Credit Union immediately and you'll win \$10. Good Luck!

Shared Branching

Remember, BEFCU is a participant of Xtend Shared Branching. Do your basic financial



transactions at over 75 credit union locations throughout Michigan and Northern Indiana. Visit us at www.befcu.net and click on Xtend Shared Branching for all the locations and services offered.

2nd Quarter 2007 Dividend Rates

Shares.....	1.05% APR
.....	1.05% APY
IRAs	3.00% APR
.....	3.03% APY

Amazing Savings	
\$2,000-\$19,999	3.50% APR, 3.55% APY
\$20,000-\$49,999	3.75% APR, 3.80% APY
\$50,000+	4.00% APR, 4.06% APY

*Dividends are based on Credit Union earnings and therefore cannot be stated in advance.



Brunswick Employees Federal Credit Union

460 W Laketon Avenue
Muskegon, MI 49441
231.725.3312
Fax 231.725.4694
Loan Express 231.725.3311

www.befcu.net

Lobby Hours

Monday through Friday
9 am to 5 pm

Drive-up Hours

Monday through Thursday
9 am to 5:30 pm
Friday 7 am to 5:30 pm

