

NEWS & Notes

OCTOBER 2007

Great Things are Happening at Your Credit Union!

Dear Member,

You received a special mailing from us in September to announce the great things that are happening at your credit union. The great things being that we are now a community charter credit union, and we are changing our name to Port City Federal Credit Union. The Questions & Answers that follow aim to answer questions you may have on what these changes mean to you and your credit union.

What is the benefit of a community charter?

A community charter will enable our credit union to continue to grow and flourish. Our new charter designation makes way for the opportunity to offer the benefits of membership, that our existing members have come to enjoy, to many others in our community who were previously not eligible to join.

Who is eligible to join?

Section 5 of our credit union charter now reads as follows:

“The field of membership shall be limited to those having the following common bonds: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Muskegon County, Michigan; and, also included are spouses of persons who died while within the field of membership of this credit union, employees of this credit union, volunteers in the community, members of their immediate family or household, and organizations of such persons.”

Please share the good news with your family, friends and neighbors, who may be looking for a new financial institution to call home!

Why is Brunswick Employees FCU changing its name?

To better reflect the nature of our overall membership. Our membership has grown over the years to include many members other than those with ties to Brunswick. In short, particularly with our new community charter, our name does not reflect who we have grown to be today!

Is Brunswick Employees FCU being sold?

No. Since you, as a member, own us, we can't be sold. All of our employees and board members are still in place, ready to serve you. All that is changing is the name.

Why did you choose the name “Port City Federal Credit Union”?

We felt that the name Port City FCU, with Port City being a much recognized second name for our hometown community, would serve best to reflect the common bond the majority of our current and potential members share. It also reflects commitment to our community, our home since 1944, and the people who live, work or otherwise interact here.

When does the new name go into effect?

The new name will be effective on November 1, 2007.

However, full transition to the new name may continue through the end of the year. You can begin using the new name now on checks payable to us for account deposits or loan payments. Our new website address, to which you will soon be re-directed, is www.portcityfcu.com.

Will my checks, Debit/ATM card, credit cards, payment coupons, etc. still work?

YES. Your account numbers, PIN numbers, routing number, and credit union services will remain the same and will function as they always have.

Please continue to use your existing checks until you need a new order. At that time, you will receive new checks with the Port City FCU name. The same applies to your plastic card products – you may continue to use them until it is time for a card reissue.

Quarterly Quote

“Always bear in mind that your own resolution to succeed is more important than any one thing.”

-Abraham Lincoln

Holiday Closings

Daylight Savings Time Ends

Sunday, November 4th

Thanksgiving

Thursday, November 22nd

Christmas Eve Day

Monday, December 24th

Christmas Day

Tuesday, December 25th

New Year's Eve Day

Monday, December 31st

New Year's Day

Tuesday, January 1, 2008

We extend best wishes to our members and their families for a safe and happy holiday season.



International Credit Union Day

October 18, 2007

Credit Unions – Together We're Better

Mark your calendar for Thursday, October 18th to join us in celebrating not only International Credit Union Day, but also the exciting aspects of our community charter and new name. We hope 9241 you will stop in to enjoy refreshments, have a sneak peek at our new logo, and to enter your name for a chance to win one of the many great prizes we will be giving away.

\$50.00 *Wesco Gas Card*

\$50.00 *Olive Garden Gift Card*

\$50.00 *Red Lobster Gift Card*

\$50.00 *JC Penney Gift Card*

\$50.00 *Meijer Gift Card*

\$50.00 *Tony's Bistro Gift Card*

We look forward to seeing you on October 18th and good luck!

Lock Your Adjustable Loan

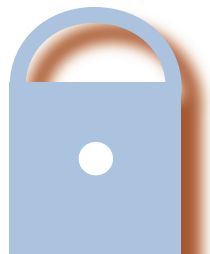
Stop in and see us about locking your ever-rising adjustable loan into a low fixed rate. Stop riding the financial roller coaster that always seems to be going up.

Lock into a BEFCU fixed rate mortgage while rates are still low!

10-Year **5.95%** APR

15-Year **6.05%** APR

20-Year **6.25%** APR



APR=Annual Percentage Rate

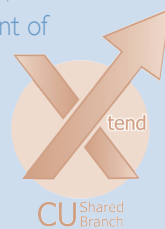
Rates in effect as of 9/13/07 – Subject to change at any time.

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 4811 locations and services offered.



3rd 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

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 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

