

NEWS & Notes

APRIL 2006

Annual Meeting Results

Fellowship and good times were the order of the evening at our 62nd Annual Meeting held on March 4th at the Oakridge Golf Club. 124 members and guests enjoyed a delicious dinner, entertainment by The Oat Brand Boys, and a chance to win one of the many door prizes that were awarded.

On the business side, elections were held with the following results: **David Rice**, was re-elected to a 3-year term on the Board of Directors. **Congratulations Dave**, and thank you to the entire Official Family for serving your credit union.

Staff News

Congratulations go out to **Janet Brott**, our Collection Manager. In February, Janet announced her plans to retire with her last day of work to be Friday, March 24. Janet plans to spend more time with her family, do some traveling and camping, and just all around enjoy herself. We are certain you will miss her as much as we already do. Throughout her 17+ years of employment at BEFCU, Janet was a very valued member of our team with many job responsibilities. We appreciate her many years of service, during which, she always kept the best interest of members and the Credit Union a top priority. 8254Best wishes Janet, and we do expect you to stop in and visit!



We are Your Source for Loans

Spring is a time of renewal...a time of rebirth...a time for great **NEW STUFF!** We say **NEW** but we mean used too, after all, it would be **NEW** to you. And you can get a BEFCU loan for all kinds of great **NEW STUFF.** A new car, new truck, new boat, new home, new RV the list goes on and on.

Whatever your needs and your financial situation, come in and talk to one of our loan representatives and we can tailor the right loan for you.

Check out our current loan rates and come in to BEFCU for your next loan. We are here to serve you!



Mortgage Rates

30 year.....	6.40% APR*
20 year.....	6.20% APR*
15 year.....	5.90% APR*
10 year.....	5.50% APR*

Vehicles, Motorcycles, Boats, Trailers, RV's.....
as low as **4.50% APR***

*APR = Annual Percentage Rate

Rates shown were in effect at time of printing and are subject to change at any time. Non-mortgage loan rates are dependent upon term of loan and individual borrower(s) credit score.



But more help is needed.

BEFCU in conjunction with **Love INC** wish to say thank you for your recent participation with **Love INC's** Food Drive toward restocking their community food pantry. These donations greatly assist Muskegon County families who need help putting food on the table.

Currently, **Love INC** is seeking donations of new and gently used **SHOES** of all sizes for individuals young and old. Your donations are greatly valued by those who do not have this basic commodity.

Look for the **Love INC** donation bin located within our lobby.

Quarterly Quote

"The difference between the impossible and the possible lies in a person's determination."

- Tommy Lasorda

Holiday Closings

We will be closed in observance of

Memorial Day -
Monday, May 29th

Fourth of July
- Tuesday, July 4th

2006 BEFCU Scholarship Opportunities

We are proud to offer three scholarship opportunities to our members who are pursuing higher education. Applications and program guidelines are available at the Credit Union.

NOTE: Deadline for submission is May 4, 2006.

\$500 SmarTeen Scholarship

Eligible applicants are students who are members in good standing of BEFCU, enrolled in the SmarTeen Program, with a GPA of 2.50 or higher based on a 4.0 scale, and have already been accepted to an accredited college, university, or vocational school for the 2006/2007 school year.

\$500 Advanced Scholarship

Applicants must be a member in good standing of BEFCU, have a GPA of 2.50 or higher based on a 4.0 scale, have successfully completed two semesters at an accredited college, university, or vocational school in the previous year; and be enrolled at an accredited college, university, or vocational school for the 2006/2007 school year.

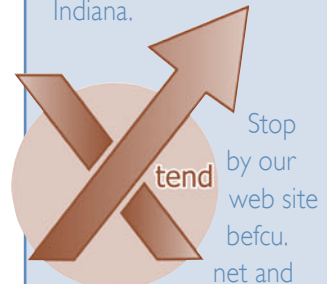
\$500 Joseph R. Beyrle Memorial Scholarship

All applicants who meet the criteria of and have completed an application for either the SmarTeen or Advanced Scholarships, and do not receive one of the aforementioned scholarships, will be considered for the Joseph R. Beyrle Memorial Scholarship.

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!

Don't forget that BEFCU is a participant of Xtend Shared Branching. You can do your basic financial transactions at over 75 credit union locations throughout Michigan and Northern Indiana.



Stop by our web site becu.net and click on the Xtend Shared Branching for all the location listings and all the services offered.

1st Quarter 2006 Dividend Rates

Shares.....	1.00% APR
.....	1.00% APY
IRAs	2.45% APR
.....	2.47% APY

Amazing Savings.....	2.90% APR
.....	2.93% 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

Lobby Hours
Monday through Thursday
9 am to 5 pm
Friday 9 am to 5:30 pm

Drive-up Hours
Monday through Thursday
9 am to 5:30 pm
Friday 7 am to 5:30 pm

www.befcu.net

