

NEWS & Notes

JANUARY 2007

Join Us for Our 63rd Annual Meeting

Mark your calendars now to attend the 63rd Annual meeting of BEFCU to be held on Saturday, March 3, 2007. This is one of your credit union's most important yearly events where you will learn about the financial health of your credit union through various reports by your credit union officers. You will also learn about the future plans for your credit union in the areas of new programs and services. Most importantly, you will take part in the democratic process of electing board members. This is a key difference between your credit union and banks or other "for-profit" financial institutions. You actually get to have a voice in your credit union's future through your member-elected governing board.

There will be dinner, prizes, entertainment and a chance to meet and visit with elected officials, staff members, and your fellow credit union members. See the enclosed insert for all the details. We look forward to seeing you there!

High Yield Account Gets a Makeover....

The results are Amazing - higher earnings opportunities for you!

Since established, our Amazing Savings account has consistently paid a higher rate of return than the regular share account. This account, which requires a minimum balance of \$2,000 to open and earn dividends, earned a competitive 3.50% rate for the 4th quarter. As we begin 2007, this account will now offer even higher rates for higher balances. We have established balance tiers that afford you the opportunity to maximize the earning power your money deserves.

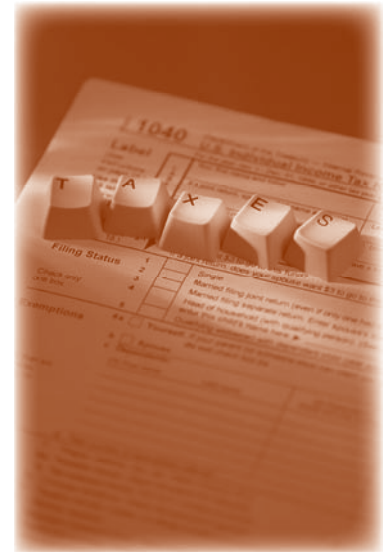
Tier 1	\$ 2,000.00 - \$19,999.99
Tier 2	\$20,000.00 - \$49,999.99
Tier 3	\$50,000.00 +

Dividends are paid quarterly, based on Credit Union earnings and therefore cannot be stated in advance. We anticipate that Tier 2 and Tier 3 balances ranges will earn an additional .25% to .50%, respectively, over the base rate.

Important Tax Information

We will begin mailing the IRS Form 1099-INT Forms (dividend earnings over \$10.00) and 1098 (mortgage interest over \$600.00) to members in the next few weeks. In the meantime, dividend and interest information is included on your enclosed statement, or may be obtained via CU@Home or CU*Talk.

A special note to IRA account owners: the IRA balance on your statement is the Fair Market Value of your IRA as of 12/31/06.



Direct Deposit... The Key to a Quick Refund

If you are expecting a refund on your income taxes, Direct Deposit is a safe, reliable and convenient way to have the money deposited electronically into your checking or savings account.

With Direct Deposit, you will get your refund faster – usually in as little as 10 days – and you won't have to worry about the possibility of your refund check being stolen or lost in the mail. Make sure to include your account number and the credit union's routing number: 272483060.

Quarterly Quote

"Make the most of yourself, for that is all there is of you."

-Ralph Waldo Emerson

Holiday Closings

Presidents Day

Monday, February 19th

Daylight Savings Time Reminder

Sunday, March 11th

“People Helping People” – BEFCU Members Give to Others!

Many thanks to all of the members who donated to Toys for Tots. A special thank you to our **Scottie Savers kids** for their generous support of the drive.

We also wish to thank all of our members who brought in winter coats, hats, gloves, mittens, and scarves for donation to Love, Inc. Your generosity was impressive and certainly helped with the ever increasing needs in our community.



Scottie Saver Pizza Party was a blast!

Some 25 of our Scottie Savers enjoyed a pizza party at Chuck E. Cheese's on November 15th. The kids had a great time playing games, riding toys, singing and dancing, and, of course, eating! The Scottie Savers Club is open to kids up to 12 years of age.... 7949 sign your kids up now and start joining in on the fun.

Free Identity Theft/ Fraud Workshop

BEFCU, along with other area credit unions, is sponsoring a free workshop on the issues of Identity Theft and Fraud.

February 20, 2007

9:00 AM – 12:00 PM

Muskegon Community College

*Seating is limited, so please RSVP
by February 1, 2007 at*

(231) 725-3312.

E-Statements – Sign Up Today!

It's Easy and Free! Cut the clutter and simplify your life with e-statements from your credit union. Whether you want to save time, save a tree, or just get organized, e-statements are the answer.

- e-statements are free
- secure and safe
- quick, easy, and convenient
- view, print, and/or save to PC
- avoid mail theft and mail fraud
- no more paper statements

To learn more about how to sign up for e-statements, give us a call or visit us online at www.befcu.net.

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!

Privacy Notice

At Brunswick Employees Federal Credit Union we fully acknowledge and respect your right to financial privacy. Review the enclosed privacy policy as it explains how we use, share, and protect the information we have about our members. It also provides important guidelines that you should follow to aid in protecting your confidential information.

4th Quarter 2006 Dividend Rates

Shares.....	1.05% APR
.....	1.05% APY
IRAs	3.00% APR
.....	3.03% APY
Amazing Savings.....	3.50% APR
.....	3.55% 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

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

www.befcu.net

