

# NEWS & Notes

JULY 2006

## We're Gearing Up for E-Statements!

If you're one of the many BEFCU credit union members who is eager to experience the convenience and paper-less ease of E-statements, you'll be happy to hear that we have put the wheels in motion to offer this service in the fall!

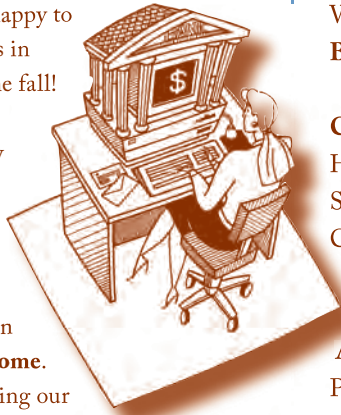
To help us better determine how many of you will welcome this new service, please send your e-mail address to

[memberservices@befcu.net](mailto:memberservices@befcu.net) or

update your personal information confidentially through **CU\*@Home**.

This will aid us greatly in updating our e-mail database, and have you ready to roll when enrollment time comes 5973 around.

In the meantime, upon receipt of your e-mail address, we'll be in touch with a short survey about credit union services. As we value your input, when we receive your survey response, we will enter your name into a drawing for an IPOD shuffle!



## Congratulations '06 Scholarship Winners

We are pleased to announce the recipients of the BEFCU scholarships awarded for 2006.

**Corine Smith**, a 2006 graduate of Mona Shores High School was awarded the \$500 SmarTeen Scholarship. Corine will be attending Baker College with Graphic Design as her major course of study.

**Angie Erickson**, a 2006 graduate of Reeths Puffer High School was awarded the \$500 Joseph R. Beyrle Memorial Scholarship. Angie will pursue studies in cosmetology at the Booker Institute of Cosmetology.

*Congratulations to them both and best wishes for success in the future!*

## Discounted Family Fun!

Discounted *Michigan Adventure* and *Cedar Point* tickets are here! Enjoy a family outing this summer filled with exciting rides, cool pools, and so much more.

We have discounted tickets available for you to purchase before you head off to the park, so you won't have to wait in line.

We also have 2006 Golf Books available for those of you who aren't into fast rides, and loud screams. Stop by the credit union and take advantage of the discounts we have for your summer fun.



## Our CD Rates are UP – WAY UP!

If you would like to earn more with your savings, our Share and IRA Term Certificates are exactly what you're looking for.

### CHECK OUT OUR CURRENT OFFERINGS\*!

3 MO. <b>3.91%</b> APY	24 MO. <b>4.84%</b> APY
6 MO. <b>4.16%</b> APY	36 MO. <b>4.99%</b> APY
12 MO. <b>4.58%</b> APY	48 MO. <b>5.10%</b> APY
18 MO. <b>4.73%</b> APY	60 MO. <b>5.35%</b> APY

\$1,000 Minimum Deposit

\$100,000 Maximum Deposit

APY = Annual Percentage Yield

*\*Rates shown were in effect at time of printing, and are subject to change at anytime.*

## Quarterly Quote

**"What we see depends mainly on what we look for."**

*-John Lubbock*

## Holiday Closings

We will be closed in observance of

**Labor Day** – Monday, September 4th

# It's A Family Affair

At BEFCU when you become a member, your family members can become members as well. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from BEFCU.

If you enjoy the low loan rates and fees, convenient friendly services and higher savings rates you get from your credit union, share us with your family. Credit Unions are member-owned, non-profit financial cooperatives dedicated to improving members' lives.

**Help improve your family's financial lives today** – Encourage them to become members of BEFCU.



## FREE Credit Reports

Your credit report is your financial resume'. It's what financial institutions, landlords, employers and insurance companies use to determine your credit worthiness. *The Fair and Accurate Credit Transactions Act of 2003 (FACTA)*, allows you one free credit report per year from each of the three nationwide credit reporting companies – Equifax, TransUnion and Experian.

You are able to order the reports online at: [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at **(877) 322-8228** to request yours by phone.

It's in your best interest to make sure the information contained in your report is correct and provides an accurate picture of your financial history. Because of identity theft and fraud, and the havoc it can do to its victims, you 10329 should check your credit report at least once a year.

## College Bound

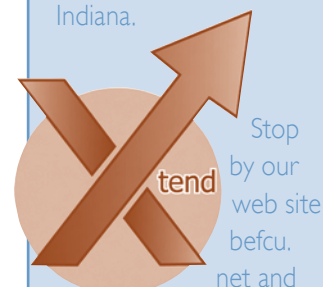
Are you or one of the members of your family heading off to college this fall? Are you all set with your financial needs?

Stop in this summer before you leave for the university campus. Make sure you get an application for a Visa Credit Card or a MasterMoney ATM/Debit Card. Or sign up for a no-fee BEFCU Checking Account. Money Orders, Travelers Check, Direct Deposit and more. Brunswick is the place to be. Make sure you are all set for school and beyond.

## 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 [befcu.net](http://befcu.net) and click on the Xtend Shared Branching for all the location listings and all the services offered.

## 2st Quarter 2006 Dividend Rates

Shares.....	1.00% APR
.....	1.00% APY
IRAs .....	2.75% APR
.....	2.78% APY
Amazing Savings.....	3.25% APR
.....	3.29% 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](http://www.befcu.net)

