

NEWS & Notes

OCTOBER 2006

E-Statements

– It’s Time to Enroll!

Is this your last paper statement? It is if you choose to enroll for E-Statements! You can now receive your monthly or quarterly statement online through **CU*@Home**, accessed via our website at www.befcu.net.



E-Statements are hassle free and guaranteed to save you time. There will be no more waiting for your paper statement to arrive in the mail or finding storage space for past statements.

- Receive your statement faster.
- No more misplaced statements.
- Immediate email notification that your E-Statement is ready.
- Eliminate the paper mess by storing your statement online.
- Quick and easy printable format right from your computer.
- View current and up to 12 months of previous statements.
- Password protected secure viewing.

Sign up today by logging on to CU*@Home and click on “View Your Statements”. Your enrollment will automatically enter your name into a drawing, to be held 12/29/06, for an APPLE IPOD 1GB MP3 PLAYER!

We would also like to say thank you to those of you that updated your email address and participated in our online services survey in the past few months. We really appreciate your time and comments. At press time, the drawing for the IPOD Shuffle was yet to take place. Congratulations go out to one of you lucky members!

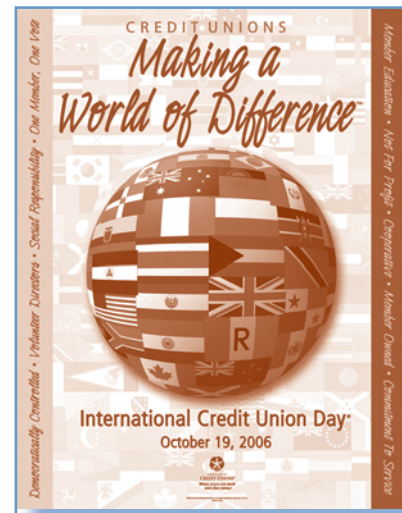
International Credit Union Week

October 16-21

Credit unions across the world proudly join together each year to recognize our accomplishments and 9418 celebrate our uniqueness during International Credit Union Week.

We are proud of the fact that we are different from banks and other financial institutions. Our members come first, and our business practices revolve around offering the best possible financial services while keeping fees low and interest rates competitive. At BEFCU, each member is an owner and important to us.

This Credit Union week, BEFCU extends a sincere thank you to the 2,884 members whose support has resulted in financial strength and progressive growth for the Credit Union. It is an honor and a privilege to serve you.



JOIN US!

Visit our office on **Thursday, October 19** and enjoy free refreshments as our way of thanking you for being a member!

Quarterly Quote

“The miracle is this – the more we share, the more we have.”

-- Leonard Nimoy

Holiday Closings

Thanksgiving
Thursday, November 23rd

Christmas
Monday, December 25th

New Year’s Day
Monday, January 1st

Brunswick Employees Federal Credit Union would like to wish everyone a safe & happy holiday season!

Now is the Time to Use your BEFCU VISA!



Heading into the holiday season, you've got a LOT of shopping to do. Now is the perfect time to use your **BEFCU VISA**.

Our VISA cards offer very low rates and no annual fee...and you can't beat the safety and convenience of carrying it with you on your next shopping trip. So use your VISA Classic or VISA Platinum for all of your holiday shopping needs.

Currently, VISA Classic is a low **10.99%*** APR and VISA Platinum is an even lower **8.99%*** APR. Don't have a BEFCU VISA card yet? Apply now and be ready for the busy holiday shopping season about to begin!

**APR = Annual Percentage Rate*

Credit or Debit?

You are standing in line making a purchase. You have decided to use your BEFCU Master Card debit card to pay for your purchase without writing a check. You know the money will be automatically deducted from your checking account, even though there is a Master Card logo on the card. What you are not sure about is whether or not to push the "Debit" or "Credit" button on the card swipe 7516 machine!

If you press the "Debit" button you will need to enter your PIN (personal identification number)). Because the transaction is treated like an ATM transaction it will clear immediately, and you may have the option to request cash along with your purchase, without having to pay any ATM surcharge. There is no buyer's protection policy, so you will not be able to dispute your purchase.

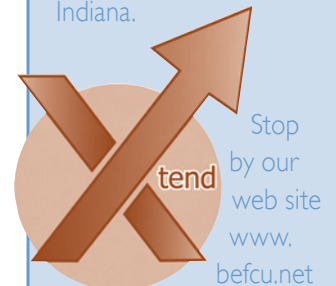


If you press the "Credit" button you will not need to use your PIN, but you will need to sign the transaction slip for your purchase. Because this transaction is processed through Master Card you have the same buyer's protection policy as you would have with any Master Card charge.

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 www.befcu.net and click on the Xtend Shared Branching for all the location listings and all the services offered.

3rd 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

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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

