

Smart Home Owners Use Equity

Every time you make a mortgage payment, you build equity in your home. Over time, that equity adds up—one of the best benefits of owning a home.

You might be facing financial needs—maybe a new car, college tuition, or a new business—that your home equity can help with.

Talk to a Credit Union loan officer about your smart home equity loan options.

Watch Out for Counterfeit Check Scams Counterfeit Check Scams Come in Many Forms

BE WARY IF:

- You get a letter saying you've won a foreign lottery.
- Someone wants to write you a check for more than the purchase price for the item in your classified ad or online auction posting.
- You've been selected to be a "secret shopper" to evaluate the effectiveness of a wire transfer service.

HERE'S THE SCOOP:

Don't bite. It looks legitimate because there's a cashier's check included that's supposed to cover taxes and fees. You're told to deposit the check and wire the money to the sender to pay the taxes and fees. After your payment is received, you're supposed to get your prize. Don't count on ever seeing a prize. The check is a fraud.

In this scam, the con-artist wants you to wire back the difference after you deposit the check, and you're supposed to pay the shipping charges. Watch out—you'll be stuck with a bad check, and the crook has your money.

It's actually a scam artist who's asking you to deposit the check in your credit union or bank account. Then, you're supposed to withdraw that amount in cash and use the wire transfer service in—you guessed it—a foreign city. If you do, you've just wired your money to the crook.

COMING SOON

Spring is fast approaching and so is the new Barn Theatre Season. Show your Credit Union ID at the box office to receive your discount. Keep watching the Credit Union lobby for more information.

Theme park tickets and discount coupons are on the way, too! Start planning your trip to Cedar Point. Information will be available soon from a Member Service Representative.

2nd Quarter Holiday Hours

The Credit Union will be closed in observance of the following holidays:

MEMORIAL DAY

Monday, May 25

INDEPENDENCE DAY

Friday, July 3

*Remember you can bank 24 hours a day with your ATM card, MasterCard Check Card, Audio Line (Telephone Audio Response), and Home Banking at www.bcacfcu.org.

You Could Be A Winner!

If you would like to recognize a member in our newsletter, write a short article on the member and submit it to the Battle Creek Area Community Federal Credit Union. If your article is selected for publication in our newsletter, you and the outstanding member will each win a \$25.00 Meijer Gift Certificate.



240 North Helmer Road ■ Battle Creek, MI 49037
(269) 968-8063 ■ www.bcacfcu.org

HOURS

Monday - Thursday 9:00 a.m. to 5:00 p.m.

Fridays 8:30 a.m. to 5:30 p.m.

(Excluding Federal Holidays)

Vision Statement

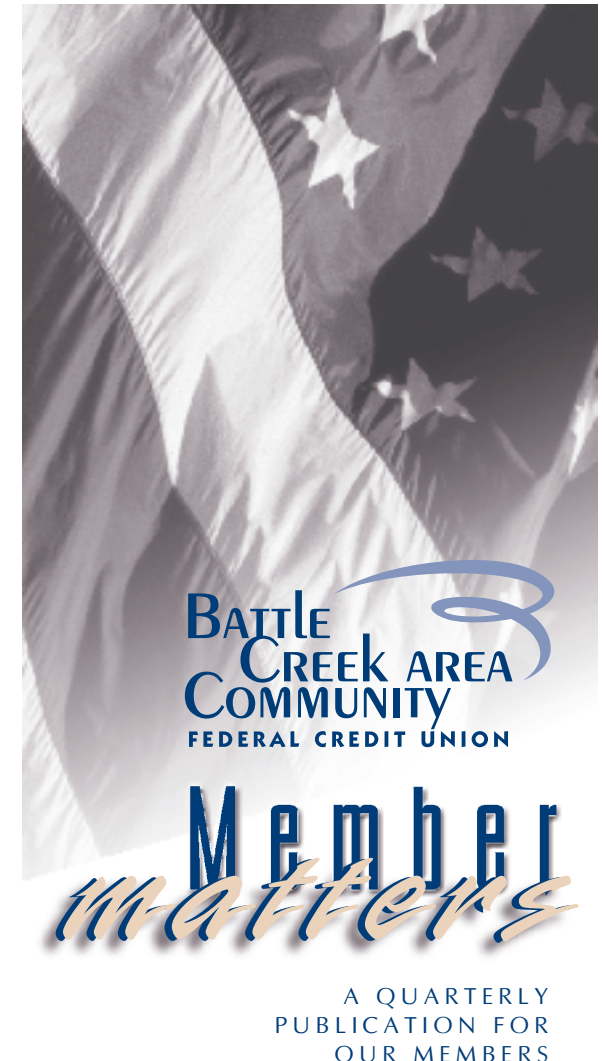
Our Official Family will be committed, dedicated, and progressive to ensure the future growth of our Credit Union. We will continually strive to be the primary financial institution for our valued present and future members by providing state-of-the-art technology, services, and facilities to meet their changing needs.

Mission Statement

Battle Creek Area Community Federal Credit Union is a not-for-profit, member owned, financial institution. Our goal is to provide friendly, competent, prompt, and competitive services to our members while strengthening the Credit Union's long term financial stability.



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



SPRING 2009

In This Issue

- Meet Your Credit Union Family
- Check Holds
- For Your Information
- Privacy Policy
- Car Buying Tips
- Make A Note
- Night Depository
- Fingerprinting
- Kids Korner
- Debit Cards
- Account Update
- Smart Home Owners Use Equity
- Counterfeit Check Scams
- Coming Soon
- 2nd Quarter Holiday Hours
- You Could Be A Winner

Meet your 2009/2010 Official Family

BOARD OF DIRECTORS

David Rhoutsong	President
Robert Blackwell	Vice President
Sandy Place	Secretary
Betty Rice	Treasurer
Eric Ely	Member
Freeman Thomas	Member
Marilyn Smith	Member
Colin Hanna	Member
Sue Hendon	Member

SUPERVISORY COMMITTEE

Clarence Odem	Chairman
Marjorie Beamish	Member

Check Holds

Fraudulent checks and share drafts are a significant source of losses to credit unions – much larger than losses due to robbery or burglary. Battle Creek Area Community Federal Credit Union places a hold on credit card checks, income tax loan checks, checks of large amounts, checks from new account holders and, but not limited to, suspicious checks. The check(s) will be deposited to your share savings account. We will advise you when this is being done. When you feel the check has had enough time to clear, you may come in or call us and we will contact the bank that the check is drawn on to see if that particular check has cleared. If the check has cleared, we will release the hold and the funds will be available to you at that time. Battle Creek Area Community Federal Credit Union reserves the right to refuse or put an indefinite hold on all checks presented to us for deposit.

Never assume that the funds on a check you want to deposit in your account with the Battle Creek Area Community Federal Credit Union will be available to you immediately.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

FVI FOR YOUR INFORMATION

Reminder...

If you want to have money electronically deposited or withdrawn from your account with the Battle Creek Area Community Federal Credit Union, be sure to ask us the format you should use for your account number.

PRIVACY POLICY

Enclosed with your quarterly statement is a copy of Battle Creek Area Community Federal Credit Union's Privacy Policy. Please review the policy and if you have any questions or concerns, please contact the Credit Union.

Car Buying Tips

- Decide make, model, options, and color
- Get pre-approved for a loan from Battle Creek Area Community Federal Credit Union
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- Keep good records as you shop
- Negotiate up from the dealer's true cost, rather than down from the sticker price
- Avoid dealer markups by financing at the Credit Union

Make a note

All loans with Battle Creek Area Community Federal Credit Union require a payment to be made to the account each and every month. Extra payments are permitted, however, your contractual payment remains due each month.

PLEASE
NOTE

For your convenience, the Credit Union has an envelope Night Depository located at the north east corner of the building. All transactions put in the night depository will be posted the following business day.

Fingerprinting

Battle Creek Area Community Federal Credit Union put into effect a fingerprinting program to reduce check fraud. Check fraud costs checking account holders and financial institutions millions of dollars every year.

This program requires that all nonmembers wanting to cash checks written on accounts of our members give us their right thumb print. In addition, we will also require a thumb print with the opening of a new account. The fingerprinting is only performed in the Credit Union lobby.

We are confident that our members will support us in our fight against check fraud. Your support sends a clear message to criminals that we will not tolerate check fraud.

CU EVERYWHERE
KIDS KORNER

Making Money-Savvy Kids

Teaching basic money management skills to children is critical.

A first step is opening a savings account for your child at your credit union. A savings account helps teach children to become regular savers and responsible borrowers now, so they'll be prepared when they're out on their own—no matter how far down the road that might be.

Saving money can be fun, while demonstrating the power of savings to help youngsters reach their goals.

Don't wait. Help your children open a share savings account and encourage them to add to it each week or month.

Come see us today to start your kids on the road to confident money management.

DEBIT CARDS: Keep Those Records

Consumers love their debit cards. Among the many reasons: convenience, security, and pay-as-you-go features. But, no matter how easy they are to use, if you don't keep track of your account, you could be in for a mess.

Keeping track of all debit card transactions is fundamental in keeping your account balanced. If you're one to lose receipts or have a hard time keeping track of them, try keeping all your receipts in one place and posting all transactions to your account each evening.

You can always get online at www.bcacfcu.org to check your account for recent transactions. Checking your account frequently online also will show you your current balance.

Whatever your debit card needs, Battle Creek Area Community Federal Credit Union can help. Call us today at **269-968-8063**.

Copyright 2005 Credit Union National Association Inc.

Account Update

We recommend that you periodically verify that the owner information on your account is accurate. Contact a Member Service Representative to verify that your beneficiary and/or joint owner name(s) are listed correctly.