

Meet your 2007/2008 Official Family

Board of Directors

Robert Blackwell..... President
David Rhoutsong..... Vice President
Sandy Place..... Secretary
Betty Rice..... Treasurer
Beni Lewis..... Member
Eric Ely..... Member
Freeman Thomas..... Member
Marilyn Smith..... Member

Supervisory Committee

Clarence Odem..... Chairman
Sue Hendon..... Member
Anne Schoonard..... Member
Marjorie Beamish..... Member

Winning Article

My father and fellow credit union member, Earl Ball, has taught me many valuable lessons over my 40+ years. His common sense financial advice included "save as much as you can, spend wisely and use credit sparingly." Trips to the credit union were used to reinforce the importance of savings. He would match whatever money I chose to deposit in my own account. Getting to the branch always seemed to be an adventure, with many twists and turns of the road before we got to the building on the VA campus. Once there, I remember many friendly faces taking the dollars and coins from my small hand. At home, he would let me get the bills and coins from his dresser so that I could play cashier. He'd tell me an amount, and I had to make the change. At some stores today that can't be done without the aid of the computer! He taught me the thrill of victory and agony of defeat while gambling when we wagered quarters on football games. I, of course, picked my teams by the color of their uniforms, which statistically probably works as well as any other method.

Much of Dad's monetary insight was gained growing up during the depression as the youngest of 7 children on a small farm in Homer, Michigan. Any money that the family had was used wisely. Dad served in the Korean War as a member of the U.S. Air Force. He retired from the Michigan Air National Guard in 1986 after 38 years of service. After serving his country for all those years, he chose to use his free time to serve the community. He has been a long-time supporter and volunteer of the Binder Park Zoo, First Presbyterian Church and the VA Cemetery.

Submitted and written by Beth Clark.

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 gift certificate at Meijer.

2nd Quarter Holiday Hours

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

MEMORIAL DAY

Monday, May 28, 2007

INDEPENDENCE DAY

Wednesday, July 4, 2007

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



COMMUNITY FEDERAL CREDIT UNION

240 North Helmer Road ■ Battle Creek, MI 49015
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

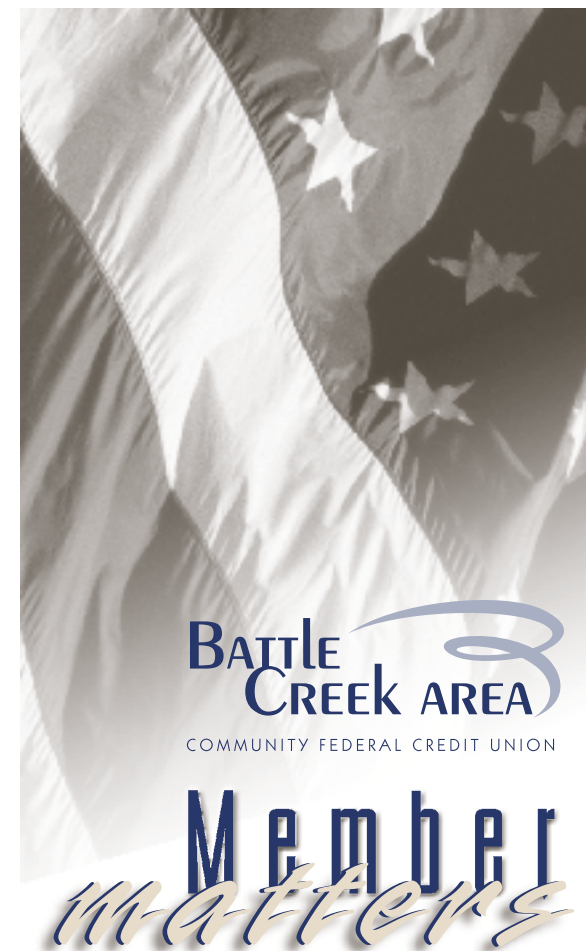
Our Official Family will be committed, dedicated, and progressive to ensure the future growth of our Credit Union. We will continually strive to be the primary financial institution for our valued present and future members by providing state-of-the-art technology, services, and facilities to meet their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



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CREDIT UNIONS™
Where people are worth more than money.™



BATTLE CREEK AREA
COMMUNITY FEDERAL CREDIT UNION

Member
Matters

A QUARTERLY
PUBLICATION FOR
OUR MEMBERS

SPRING 2007

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Do You Need an Icky Bathtub Loan?

If that mauve colored tub in your bathroom is screaming to be replaced, we can help with a Battle Creek Area Community Federal Credit Union home equity loan. Whether you're looking to spruce up one room or gut your entire house, we have financing that will work for you. Visit us today!



You'll never catch us phishing

If you get a message asking you to verify personal information, it didn't come from your credit union!

We'll never send you a letter or e-mail asking for your account numbers, usernames, passwords, or Social Security number. If you get a message like that--called phishing-- don't bite.

Instead, call your credit union to find out how to protect yourself from identity theft.

Don't Sweat It--Shred It!

Why make it easy for thieves to get their hands on your sensitive information? Thwart dumpster divers by shredding papers containing confidential information--particularly Social Security numbers, credit card offers, and statements. It only takes seconds to shred, but months or even years to clear your record once scammers set up fraudulent accounts in your name.



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.

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.

Online Financial Sites Ask Questions to Protect Privacy

It might take a little longer to log in to your credit union's online banking Web site these days. Before getting frustrated, realize that it's for your safety. The change you're seeing is due to enhanced measures to secure Internet financial transactions.

Starting Jan. 1, 2007, financial institutions must have in place a process called multifactor authentication. This means that instead of just being able to log in to an on-line banking site with username and password, you will be required to answer a question or two as well.

The first time you log on to a site using multifactor authentication, you'll be asked to answer questions such as, What is your favorite food? What street did you grow up on? What is your favorite teacher's name? Then, the next time you log in to the site you will be required to answer one of those questions.

You also will be asked to enter a security code that you see onscreen and confirm a verification text image. This prevents automated logins by ensuring that a person is at the keyboard.

Other sites will vary as to how often you'll have to answer questions or what methods they use to verify that you're trying to log in.

One of the most popular methods of fraud occurs through impersonating individuals during the login process. All these extra steps confirm that it's really you accessing your accounts--not some impostor who knows just enough about you to be dangerous.

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FOR YOUR INFORMATION

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 thumbprint. In addition, we will also require a thumbprint 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.

Night Depository

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

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.

CU EVERYWHERE

KIDS KORNER

The phrase "credit union" is sometimes shortened to **CU**. See how many words beginning with the letters **CU** you can make by filling in the missing letters. Good luck!

1. Type of pitch a baseball player might throw.
CU _____
2. Coil or ringlet in your hair.
CU _____
3. Ice squares.
CU _____
4. Fabric that covers your windows.
CU _____
5. Green vegetable.
CU _____
6. Sweet treat covered with frosting.
CU _____
7. Baby grizzly.
CU _____
8. "Chirpy" clock.
CU _____
9. Winged boy with bow and arrow for Valentine's Day.
CU _____
10. Any boy aged 8 through 10 and a member of Boy Scouts.
CU _____
11. Cement piece between the street and your yard.
CU _____

ANSWERS:

- | | |
|--------------|---------------|
| 1. CURVEBALL | 7. CUB |
| 2. CURL | 8. CUCKOO |
| 3. CUBES | 9. CUPID |
| 4. CURTAIN | 10. CUB SCOUT |
| 5. CUCUMBER | 11. CURB. |
| 6. CUPCAKE | |