



## Member Focus

The Battle Creek Area Community Federal Credit Union would like to honor **Gilbert Sanchez**. He has been submitted to us by his mother, Ernestine Sanchez.

*Gilbert was born and raised in Battle Creek and attended Lakeview High School, graduating in 1971. He then attended KCC for two years.*

*Gilbert has been a member since 1994. He was volunteering at the VA Medical Center when he was advised that he was eligible for membership with the credit union. He volunteered for the VA for two years and is a Vietnam Veteran.*

*Gilbert likes to work with leather, loves to go on walks, and type stories for the Readers Digest.*

If you would like to recognize a member in our newsletter, send a short article 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 Meijer gift certificate!

## Avoid Unnecessary Delays!

If you are planning on having your income tax refund electronically deposited to your account, contact the Credit Union. We will provide you with the correct account number format and the routing and transit number for the Credit Union.

## Holiday Parade

The Battle Creek Area Community Federal Credit Union participated in the Holiday Parade in Battle Creek on Saturday, November 18, 2006. The theme was "Give the Gift of Membership" to the Battle Creek Area Community Federal Credit Union.

We would like to thank **Bernie & Phyllis Holcomb** for letting us borrow their flat bed trailer, **Mike Willbur** for his hard work in building our float, and **all the staff** for helping and participating.

## Account Update

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

## 1st Quarter Holiday Hours

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

### MARTIN LUTHER KING, JR. DAY

Monday, January 15, 2007

### PRESIDENT'S DAY

Monday, February 19, 2007

Remember you can bank 24 hours a day with your ATM Card, Audio Line, and our website at [www.bcacfcu.org](http://www.bcacfcu.org).



COMMUNITY FEDERAL CREDIT UNION

240 North Helmer Road ■ Battle Creek, MI 49015  
269-968-8063 ■ [www.bcacfcu.org](http://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.™*



BATTLE CREEK AREA

COMMUNITY FEDERAL CREDIT UNION

Member Matters

A QUARTERLY PUBLICATION FOR OUR MEMBERS

WINTER 2007

### In This Issue

- True or False?  
- Car dealerships can run a credit check before a test drive
- Multi-Factor Authentication
- 70th Annual Meeting
- Online Banking Makes Money Management Simple & Safe
- AudioLine
- Kids Korner  
- Moola Management
- Member Focus  
- Gilbert Sanchez
- Avoid Unnecessary Delays
- Holiday Parade
- Account Update
- 1st Quarter Holiday Hours

## True or False? Car Dealerships Can Run A Credit Check Before A Test-Drive

**FALSE:** It's illegal for the dealership to check your credit report without first getting explicit permission from you. But why would a dealer want you to do this in the first place? For financing reasons of course. If they line it up for you they're hoping you won't check around for the best rates.

To avoid this situation, get a preapproved auto loan from Battle Creek Area Community Federal Credit Union before visiting the dealership. Credit unions often offer better rates on automobiles than other financial institutions. Contact Battle Creek Area Community Federal Credit Union today!

## Multi-Factor Authentication

**Battle Creek Area Community Federal Credit Union (BCACFCU) is rolling out a new on-line security enhancement which will be fully operational by December 31, 2006.**

The enhancement is mainly in response to new government guidelines announced earlier this year to prevent unauthorized internet access to sensitive or personal data. In summary, the guidelines require user access controls beyond the more traditional user ID and password for higher-risk transactions. The new security feature is called **Multi-Factor Authentication**.

BCACFCU has selected a "multi-layer" security approach which will require a one time set up by you. After your initial setup you will now have the option to create your own personal sign-on ID.

## 70th Annual Meeting

All Battle Creek Area Community Federal Credit Unions members are invited to attend our Annual Meeting!

**WHEN:** Thursday, January 25, 2007 • 5:15 pm  
**WHERE:** Credit Union Office

This will be a "business only" meeting. Cookies and punch will also be served. Please call the Credit Union at (269) 968-8063 to make reservations. We hope to see you there!

## Online Banking Makes Money Management Simple & Safe

Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking. Online banking services allow you to safely monitor your money, move your money, and even keep more of your money by taking advantage of timely offers.

**ADD CONVENIENCE:** Many members begin learning about online banking by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, online banking allows you to go online to retrieve a current statement that lists the transaction.

**SAFEGUARD ACCOUNTS:** To prevent others from gaining access to accounts online, change online banking passwords frequently. Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name. Never respond to an e-mail purporting to be from the credit union that requests account or password information.

When visiting the credit union's site, make sure the secure area of the site (*those web pages you access after you log in with your password*) always has "https" at the beginning of the web address displayed on the top of every page, and a locked padlock icon on the browser frame, not on the page. A "spoofed" site will appear to be legit but lack one or both of these markers.

Never share personal account information in e-mails. The exception is secured e-mail or instant messaging the credit union offers through the online banking service. A secured message session should have "https" in the web site address and display a locked padlock icon.

**EXPLORE YOUR OPTIONS:** Take time to explore Battle Creek Area Community Federal Credit Union's site. Online loan applications offer rapid loan approval.

## AUDIO LINE: 288-3063

Audio Line is available **24/7** for you to complete your credit union transactions. You can transfer money, make loan payments, check your current balance and see if a check has cleared. You can also visit our website at [www.bcacfcu.org](http://www.bcacfcu.org).

A credit union share savings account is a safe and easy way to start managing your money wisely. You'll be able to track your spending and saving so you can reach all your money goals. No matter what your age is or how much money you have, we want to be there for you. Now, choose the best answer to get you on your way to better money management.

- Credit unions give you interest on the money you save there because:**
  - They like you
  - They pay you to borrow your money
  - They think you might need a few extra bucks
  - They want you to stop asking your parents for money
- Who appears on the ten-dollar bill?**
  - George Washington
  - Bill Clinton
  - Abraham Lincoln
  - Alexander Hamilton
- The smartest thing to do with your money is to:**
  - Spend it
  - Give it to your brother or sister
  - Use it to open a credit union share savings account
  - Bury it underground
- You have 10 coins in your pocket. Three of them have Abraham Lincoln on them, five have a picture of George Washington, one is a picture of Thomas Jefferson, and the last one looks like Franklin Delano Roosevelt. How much money do you have?**
  - Not enough to buy a soda
  - \$1.43
  - \$1.33
  - \$1.63
- The best way to earn money so you can save it in a share certificate is to:**
  - Do chores around the house
  - Save your allowance money
  - Babysit
  - All of the above