

## Electronic Funds Error Resolution

In cases of error or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

### Battle Creek Area Community Federal Credit Union

Credit Union Accounting Department  
240 North Helmer Road  
Battle Creek, MI 49037

**Business Days** Monday - Thursday 9:00 a.m. - 5:00 p.m.  
Fridays 8:30 a.m. - 5:30 p.m.  
Excluding Federal Holidays

**Phone (269)968-8063**

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

## 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.

### 3rd Quarter Holiday Hours

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

**INDEPENDENCE DAY**  
Wednesday, July 4, 2007

**LABOR DAY**  
Monday, September 3, 2007

**COLUMBUS DAY**  
Monday, October 8, 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).



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

#### HOURS

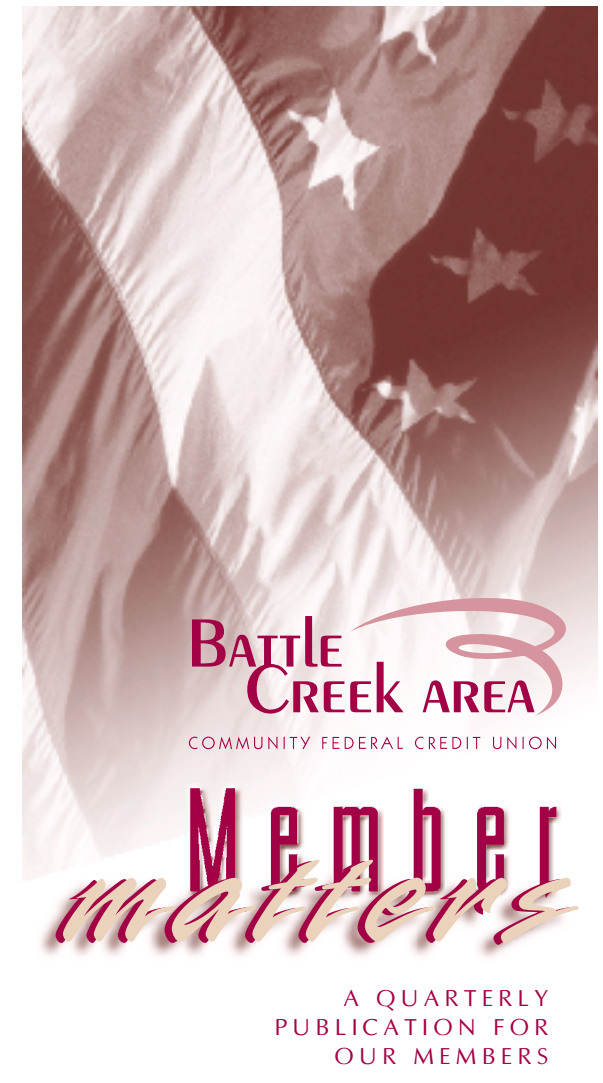
Monday - Thursday 9:00 a.m. to 5:00 p.m.  
Fridays 8:30 a.m. to 5:30 p.m.  
(Excluding Federal Holidays)

#### 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.*



SUMMER 2007

#### In This Issue

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## Having a Hard Time Making Your Car Payment?

### Refinance your auto loan with us.

Did you **finance** a car in the past year or two?

Did you take advantage of a **0% financing** offer but now can't afford the hefty monthly payment?

Are you paying a **high rate** through another lender?

Do you want the **convenience** of having your auto loan at the credit union?

If you answered "yes" to any of these questions, Battle Creek Area Community Federal Credit Union can help. Even by pushing the interest rate on your auto loan down a percentage point or two, the money you save really adds up.

## Your Credit Union Gets the Wheels Turning

Whether it's your first auto loan or 10th auto loan, your credit union can help get those wheels turning. Shopping for an auto loan can be time-consuming and a little frustrating, but, once you know the formula, you'll be set to save money on car financing for life.

One of the most important steps is asking a credit union loan officer to pre-approve you for an auto loan. This way you can bargain for a dealer discount based on a cash sale.

Stop in today and we'll help with all your auto financing needs.

## FOR YOUR INFORMATION

### RX OPTICAL DISCOUNT CARDS

**Are you planning a trip to RX Optical for an exam, new glasses, or contact lenses?** If so, your "Vision Advantage Program Card" is included with this mailing. Be sure to take it to your next appointment so you can take advantage of the discounts you are eligible for by just being a member of Battle Creek Area Community Federal Credit Union.

## FOR YOUR INFORMATION

### Regular Check-Ups Help Prevent ID Theft

The sooner you catch identity theft, the better, so check all account statements regularly for signs of fraud. Almost one-third of identity theft victims discovered the crime by seeing unfamiliar charges on their account, according to a study released by the Justice Department in early 2006.

## HOME BANKING

Remember, we now have home banking available to our members. Just log on at [www.bcacfcu.org](http://www.bcacfcu.org) and you can view your account history, transfer money, request a check be mailed to you, or apply for a loan. Once you have logged on, just follow the prompts. Example: If you want to find out how much your loan payment is just click on accounts, then click on the loan you are inquiring on and a transaction history will appear showing you your balance, payment amount, due date, and the interest rate. You can even calculate a payoff. If you have any questions, be sure to call the credit union at 269-968-8063 and one of our member service representatives will be glad to help you.

## Discount at the Barn Theatre – Double the discount on Credit Union Night

Now it's even easier to see a show at the Barn Theatre. The Barn Theatre in Augusta is making special discount tickets available again this summer to members of the credit union! Simply show the Barn Theatre Box Office representative your Credit Union card when purchasing your tickets, and you and your family will get a \$5.00 discount off the ticket price. Remember, you must make reservations! You can call the Barn Theatre at (269) 731-4121.

There will be two "Battle Creek Credit Union Nights" at the Barn Theatre this year. On these nights there is an even greater ticket discount of \$10.00 off regular ticket prices. This year the special nights are Wednesday, August 1st for the 8:30pm show and Saturday August 4th for the 6:00 pm show. This is for the presentation of "Geppetto & Son".

If you haven't picked up your Barn Theatre Schedule stop in to the Credit Union and get your copy today.

## 14th Annual Hot Dog Roast

This year, our annual Hot Dog Roast will be Friday, August 17th, 2007 from 11:00 am to 1:00 pm. Be sure to write this date on your calendar to join us for lunch and receive free give-a-ways and enter your name in our drawing for great door prizes.

If you have a motorcycle or classic car, be sure to drive it in for the celebration. We want to take your picture and post it in our lobby to make this an even more memorable event! You will have a great time eating and visiting with other credit union members. **See you then!!**

CU EVERYWHERE

KIDS KORNER

## Teens: Save for More Than New Sneakers This Summer

It's time to trade in your schoolbooks for a time card. You've already decided that you're not going to repeat last summer's spending fiasco. Remember that sick feeling you had when September rolled around and you had nothing to show for your hard work...except a cool pair of shoes and a few CDs. But how do you get headed in the right direction for savvy saving?

For starters, you'll be making more money than you ought to have stashed around your room, so it's smart to open a savings account at Battle Creek Area Community Federal Credit Union. Next, create a savings plan. For example, set aside 10% to 20% of earnings for immediate expenses like movies and eating out; reserve 30% to 40% for a big-ticket item you've had your eye on, such as a television or stereo; and put the remaining 50% toward a long-term investment, like college or a car.

Another long-term savings option is to open a Roth IRA (individual retirement account). By investing young and letting the earnings compound over the years, you'll be amazed at how it grows.

With goals and planning, you'll have something big to show for your efforts this fall--and far into the future.

