



Let Your House Pay For Your Wish List

What's on your household wish list?

Maybe repairs, such as fixing a leaky roof, replacing an inefficient furnace, or resurfacing a bumpy driveway.

Perhaps remodeling for energy efficiency, convenience, or aesthetic reasons.

Possibly updating the kitchen, adding a bathroom, or replacing old flooring.

Maybe all of the above!

Whatever the project, let your house pay for it with a home equity loan from Battle Creek Area Community Federal Credit Union. We offer affordable rates and easy repayment terms. And, our friendly, knowledgeable staff is eager to assist you. Contact us today.

FREE COMPANION AIRLINE TICKETS!!!!!!

Would you like to take a trip for two at half price?

Now you can, with the FREE Companion Airline Ticket offer from Battle Creek Area Community FCU when you borrow \$10,000 or more from us. This isn't just a "chance" to win - you'll actually receive a **FREE Companion Airline Ticket** to use on a trip of your choice. It's easy and you have nothing to lose. Contact us today to find out how you can take advantage of this valuable offer. But don't wait; the offer is only good for a limited time. (Certain restrictions apply. Subject to qualifications.)

4th Quarter Holiday Hours

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

COLUMBUS DAY

Monday, October 8, 2007

VETERAN'S DAY

Monday, November 12, 2007

THANKSGIVING DAY

Thursday, November 22, 2007

CHRISTMAS DAY

Tuesday, December 25, 2007

NEW YEAR'S DAY

Tuesday, January 1, 2008

MARTIN LUTHER KING DAY

Monday, January 21, 2008

*Remember you can bank 24 hours a day with your ATM card, Audio Line and our website at www.bcacfcu.org.



COMMUNITY FEDERAL CREDIT UNION

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

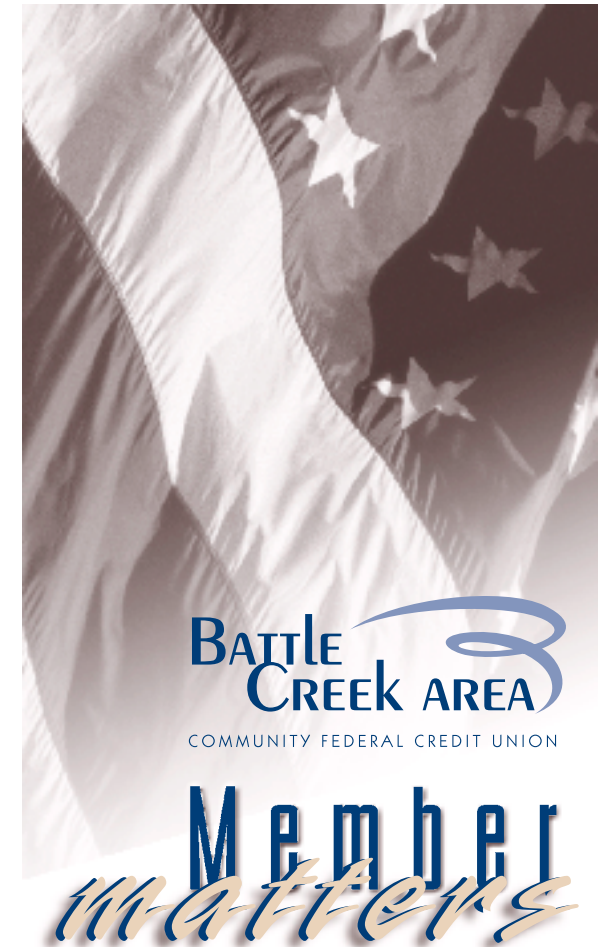
Our Official Family will be committed, dedicated, and progressive to ensure the future growth of our Credit Union. We will continually strive to be the primary financial institution for our valued present and future members by providing state-of-the-art technology, services, and facilities to meet their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



BATTLE
CREEK AREA

COMMUNITY FEDERAL CREDIT UNION

Member
MATTERS

A QUARTERLY
PUBLICATION FOR
OUR MEMBERS

FALL 2007

In This Issue

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STOP In For a Car Loan...

...before you visit the car lot

A preapproved loan will help you purchase a car that fits your lifestyle with payments that fit your pocketbook. And because of our low loan rates on new and used vehicles, you'll get more car for your money.

While you're here, our loan officers can steer you to car-buying information to help you--not the dealer--drive your deal. With that kind of ammunition and our great vehicle rates, nothing can stop you from driving the best deal around.

HAPPY HOLIDAYS

"GIVE YOURSELF A PRESENT"



The Credit Union will be offering you the option of skipping your loan payment(s) for the month of December. In order to qualify, your loan must be current when you sign up AND your November payment must be made on or before

the due date. You must also sign an authorization form at the Credit Union.

The deadline to sign up for the skip payment will be Friday, December 14, 2007. There will be a \$15.00 administrative fee per loan that must be paid by Friday, December 14, 2007. We will be unable to accept any requests after this date. Skip payments will not be offered on Home Equity Loans, Line of Credit Loans or your Credit Union Visa.

If you take advantage of the skip payment, you will extend the length of your loan.

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.

CREDIT UNIONS
**Together
We're
Better™**



Celebrate The Credit Union Difference

Thursday, October 18, 2007 is International Credit Union Day.

Please join in the celebration!

FOR YOUR INFORMATION

Holiday Club Accounts:

Holiday club accounts will be transferred to your savings account on November 1, 2007. Your Holiday club account will automatically renew for 2008. If you would like to make changes to your account, stop in and see one of our member service representatives.

Don't have a holiday club account? Stop into **Battle Creek Area Community Federal Credit Union** to open your holiday club account and start saving today for next year's holiday purchases.

Nominating Committee:

It is that time of year again. The nominating committee is accepting applications from members to run for the Board of Directors. If you are interested, please contact Denise at 269-968-8063.

Home Mortgages

Battle Creek Area Community Federal Credit Union now offers Home Mortgages. If you are interested in applying please call the credit union at 269-968-8063 and advise one of our loan officers. We will arrange for our mortgage specialist to contact you and get your mortgage application started.

Help Kids Make the Grade in Personal Finance

Good money management is an essential life skill. Unfortunately, many Americans lack basic financial knowledge, according to the National Council on Economic Education.

That's why it's more important than ever to teach kids early on how to save, share, and spend money. Encourage kids--as young as possible--to deposit a portion of their allowance or gifts of money into their credit union savings account. They'll have fun making their savings grow and learning about the importance of setting goals.

Financial Word Scramble

Learning how to handle money is an important skill. The earlier you learn, the easier it will be. Here are 20 words that have to do with money and credit unions. Unscramble the letters to figure out what the words are. If you don't know what a word means, ask your parents or anyone at the credit union to explain it to you. Good luck! (Answers below)

- | | |
|---------------------|----------------|
| 1. tedopis | 11. wtiawhdr |
| 2. vaes | 12. ntieerts |
| 3. epdsn | 13. mcoine |
| 4. ssganvi tcnauoc | 14. pliricnarp |
| 5. kgchceni ccnuoat | 15. remmbe |
| 6. oemny | 16. rcycruen |
| 7. vtisne | 17. dticie |
| 8. lcewlaona | 18. boj |
| 9. gubedt | 19. yub |
| 10. dcerti nnoiu | 20. heras |

Answers: 1 deposit, 2 save, 3 spend, 4 savings account, 5 checking account, 6 money, 7 invest, 8 allowance, 9 budget, 10 credit union, 11 withdraw, 12 interest, 13 income, 14 principal, 15 member, 16 currency, 17 credit, 18 job, 19 buy, 20 share.