



# common CENTS



WINTER 2014

## HOLIDAY CLOSINGS

Your BRCCU offices will be closed on the following First Quarter holidays:

**MONDAY, JANUARY 20, 2014**

*Martin Luther King, Jr. Day*

**MONDAY, FEBRUARY 17, 2014**

*Presidents' Day*

**REMINDER:** *Daylight Saving Time begins Sunday, March 9*

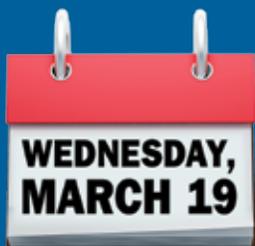
## ANNUAL MEETING SCHEDULED

All BRCCU members are invited to join us for our annual meeting!

**WEDNESDAY, MARCH 19, 2014**  
**KNIGHTS OF COLUMBUS HALL**  
**1111 W. 35TH ST., DAVENPORT**

This is your opportunity to hear year-end reports from staff, ask questions of staff and Board Directors, and participate in the election of Board members. Mark your calendar to attend. We hope to see you there.

Social begins at 5:30pm. Meeting begins at 6:15 pm. A hot sandwich buffet will be available immediately following the meeting.



## FROM THE PRESIDENT'S DESK

*by Randy Hass*



Happy New Year everyone, and welcome to 2014! I hope the holiday season proved to be a special time for all of our members ... a time spent with friends and loved ones, creating memories that will be forever cherished in your hearts and minds.

As we all know, time brings about changes. One of the changes for the credit union is the reintroduction of a quarterly newsletter. May you find this to be a valuable source of information for what is going on at the credit union and in the world of finance that impacts our operation, and ultimately impacts you, our members.

2013 was a challenging year at the credit union, in terms of staffing. The departure of some key longtime personnel who provided stewardship and valuable experience, not to mention a familiar friendly face to take care of your financial needs, could have created an interruption in service. I think it is important to not only publicly thank these individuals for the contributions they made to the success of Bent River Community Credit Union, but more importantly thank our membership for your patience and loyal patronage as we brought on new staff to serve you.

We wish former President/CEO Ryan Soedt, Member Service Reps Diane Wild and Marisa Ochs in our Davenport office, and Member Service Rep Connie Aull in the Muscatine office the best of success as they begin new chapters in their lives.

Time is consistent in that it continually brings about change. If you have visited the credit union lately, you've no doubt seen some new faces, including mine! In that vein, I believe we have put together a strong team that is poised and eager to assist our members with their financial needs. In the months ahead we will reserve a section of each newsletter to highlight various staff so that you will get to know them and their responsibilities here at the credit union.

So -- what is planned for the first quarter of 2014? Currently, we are running a personal loan special to aid those members who may have burdened themselves with holiday debt and want to consolidate it into one easy payment. Look for the ad in this issue. We'll also be focusing on our first mortgage loan and home equity programs, and helping members take advantage of the tax deductibility of their home loans. It is my belief that we have the word "credit" in our name for a reason, and we encourage members to look to Bent River Community Credit Union first for all your borrowing needs. You will find that we are very competitive in terms of price and flexibility in our terms, and our lending staff has been tasked with educating our members on what products and services we have that can satisfy their specific needs and wants.

In closing, may 2014 bring about positive change in the lives of our members, and may you find that your credit union is here for you and your family.



**DAVENPORT**  
 709 E. 46th Street  
 Davenport, IA 52807  
 563.391.2850  
 563.391.2853

**HOURS:**

Mon., Tue., &  
 Thurs.: .... 9:00am - 5:00pm  
 Wed. .... 10:00am - 5:00pm  
 Fri. .... 9:00am - 6:00pm  
 Sat. .... 8:30am - Noon



**MUSCATINE**  
 404 Cleveland Street  
 Muscatine, IA 52761  
 563.263.2221  
 563.263.2225

**HOURS:**

Mon. through  
 Thurs: ... 10:00am - 5:00pm  
 Fri: ..... 10:00am - 5:30pm  
 Sat: ..... CLOSED

**VISIT US ONLINE!**  
[www.bentrivercreditunion.org](http://www.bentrivercreditunion.org)

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 by NCUA



## WELCOME TO BRCCU'S "COMMON CENTS"

This inaugural issue of the credit union's *Common Cents* newsletter marks a new chapter in the credit union's growth and continued success. With the new year comes a new, strengthened commitment by BRCCU management to better communicate with you, our loyal member/owners. Because without you, the credit union would not exist.

We are here to serve your financial needs, in the best possible manner. And that means making sure you are fully aware of the many and diverse benefits available to you through your membership.

**We encourage you to take advantage of BRCCU benefits such as:**

- Lower rates on loans and MasterCard than you might find elsewhere
- Higher dividends paid on your savings account than for-profit institutions
- Tellers and staff who KNOW you by name and face ... not by number and guesswork
- Access to your accounts 24/7 ... even when the credit union offices are closed, using our comprehensive E-Banking services

This newsletter is the first step in our efforts to keep you informed of how you and your family can take greater advantage of your BRCCU membership, and in the process, strengthen your family's financial security.

Over the coming months, you'll see a number of enhancements to our products, services, website, and so much more. Let us know what you think. After all, Bent River Community Credit Union is your credit union. Be an active part of it.

## OVER-CHARGE OVER THE HOLIDAYS?

The holidays are over. The mountain of gifts has been replaced with a mountain of bills. Don't panic. Get a grip on a money-saving Personal Loan from BRCCU. From **NOW through February 15**, you can consolidate all your high-interest charge card balances to a **BRCCU Personal Loan for as low as 7.90%. Minimum loan amount of \$1,000** (single-payment loans are not permitted).



Don't let post-holiday bills give you post-holiday shock. Switch today and save all year long!

**AS LOW AS 7.90%!**

*Regular credit rules apply. Not all BRCCU members will qualify.*



**BRCCU  
 MEMBERSHIP!**



## ONE MORE GIFT TO GIVE

Yes, the holiday season is over. But there's one more gift to give. Unlike Aunt Martha's fruitcake, this one is always in good taste!

It's the gift of Membership in Bent River Community Credit Union! You already enjoy the many benefits of membership... now share them with your family, friends, co-workers, and neighbors.

It's never too soon to teach your children or grandchildren the value and importance of smart financial management. Start them off right with their own BRCCU membership.

And your other family members are eligible, as well. Bring them in and sign them up. BRCCU Membership is truly a gift they'll treasure long after they outgrow a sweater.