



common CENTS



SPRING 2014

HOLIDAY CLOSINGS

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

FRIDAY, APRIL 18, 2014
Good Friday

SATURDAY, APRIL 19, 2014
Easter Saturday

MONDAY, MAY 26, 2014
Memorial Day

FRIDAY, JULY 4, 2014
Independence Day

REMEMBER:

Even when BRCCU offices are closed, you still have convenient access to your accounts via ATM Network, Debit Cards, Account Access 24, and our website, www.bentrivercrcreditunion.org.

BOARD MEMBERS ELECTED

Four BRCCU members were elected to our all-volunteer Board of Directors at the March 19 Annual Meeting. Those individuals are: Pat Crossen, Don Lewis, Randy Hass, and Kim James. These BRCCU members – in their capacities as Board Directors – will help establish policy and management direction for the credit union.



FROM THE PRESIDENT'S DESK

by Randy Hass

SPRING is finally here!!! With the harshness of this past winter it almost seems unreal that spring is upon us and it is time to come out of hibernation, throw off the heavy blankets, and get outside and enjoy the nice spring days.

With the oncoming of warmer days and longer evenings it is time to think about making those dreaded but much needed home repairs, indulging yourself by purchasing a new automobile, boat, or motorcycle, or taking a vacation just to get away from it all. If this describes you then we urge you to think of Bent River Community Credit Union to assist you with making these goals and desires a reality. Interest rates are still very low and because of that now is a good time for financing should you need it. In this newsletter you will see that we have a special promotion right now on our home equity loans that will provide you with a very affordable payment. This is your chance to make your home work for you!



Recently we held our 79th Annual meeting at the Knights of Columbus Hall in Davenport and we were very pleased with the turnout and support from our members. Elections were held to fill seats on our board of directors and I congratulate those volunteers who sought and won positions on the board. Pat Crossen, Don Lewis, and myself were re-elected and Kim James from Muscatine was newly elected, all to fill a 3-year term. Much hard work remains for the board and staff as we continue taking strides to comply with the many changing regulations that continue to be bestowed upon the financial services industry.

In late April, you can expect to see a newly designed website with many added new features to enhance our lending efforts and the members' experience in obtaining loans electronically. Smartphone applications will be available so that members who take advantage of today's mobile technology can apply for loans without having to leave the comfort of their home or office. BRCCU has money to lend and we encourage you to see how easy applying for a loan can be.

In closing let me say that I am continually amazed at the loyalty of our members and the many positive comments that they make about the staff and our services and products. In the recent survey of our membership that was conducted in December the overwhelming majority of respondents indicated that BRCCU was like family to them and in my mind that tells me that we are doing something really right for our membership and their families. We at the credit union look forward to much continued success and wish the same for our members as well.



WE'D LIKE YOU TO MEET... *Cindy Hamerlinck*

Cindy was recently promoted to Operations Manager in our Davenport office. Cindy is one of our long-time employees, with 20 years of service with us. She started with us as a teller, and had served as Head Teller before her most recent promotion.

Her responsibilities as Operations Manager include oversight and management of daily operations, loan activity and member service. She says what appeals to her the most is "serving all of our members. It's a joy. They are like family."

Cindy is one of six staff members in the Davenport office who are here to help you, our member/owners. Stop in, say 'hi', and learn more about the many benefits available to you.

WEB SITE TO DEBUT NEW LOOK, NEW VALUE

Later this month, our web site introduced a new look ... and new, more valuable content. The new format and capabilities will make it easier for you to apply for loans, from the comfort of your home / office ... AND you can even apply using your SmartPhone!

You'll be able to use our web site to shop, compare and purchase your auto, home, life, and AD&D insurance via TruStage. And, because you're a BRCCU member, you automatically receive a 10% discount in *addition* to other discounts you may receive.

The makeover is the result of what you shared with us in our recent Member Survey, regarding the web site's look, content, ease of navigation, and its overall value to you.

We hope our enhanced web site addresses your needs, concerns, and suggestions. Please visit the site at www.bentrivercrreditunion.org and let us know what you think.



KINDLE FIRE WINNERS:

Phyllis and Steve Hughes and

Michael Kurriger, members from the Davenport and Muscatine offices, respectively, are the winners of Kindle Fires. Congrats, folks, on your good luck ... and thanks for your participation in our recent Member Survey and your loyalty to BRCCU!

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.bentrivercrreditunion.org

Federally insured
by NCUA



SURVEY SAYS...

That our members' most preferred means of receiving news from BRCCU is via e-mail. That's according to the results from our recent Member Survey, in which 48.3% of the responses chose e-mail. The next three were: newsletter, web site, and direct/postal mail.

We've already introduced this newsletter in direct response to your input and requests, and the web site has undergone major enhancements. Now we're addressing your call for more e-mail communication.

To accomplish this, we need your help. **We ask that all of our members send us your e-mail addresses.** The more addresses, the more complete our communication efforts will be. Your address will be used ONLY for credit union purposes – it will NOT be given, sold or otherwise made available to anyone or any organization outside of BRCCU. Please send us an e-mail today with your preferred e-mail address, even if you think we already have it.

THERE IS CASH IN YOUR HOUSE!

You've worked hard to get your house – now make your house work for YOU. Use the equity you've built up in your house to get the things you now need. Things like:

- Home improvements, repairs or an addition
- New vehicle – car, truck, motorcycle, boat, etc.
- Consolidate high-interest charge accounts into one low payment
- College expenses
- Wedding
- Much-deserved vacation
- And so much more

This special Home Equity Line of Credit features a **1.90%* introductory rate** for the first 6 months, and **financing up to 95% of primary residence** (up to 85% on secondary residences or rental properties).

Stop in a BRCCU office TODAY to learn more, or call us to start the application process.

The 1.90% introductory annual percentage rate (APR) is good for the first 6 months from the date of the loan and is available on all Home Equity Line of Credit loans made between 04/01/14 – 06/30/14. The rate will then change to the existing rate that is in effect as of 07/01/14 based on credit qualifications. The APR can change semi-annually on the first day of January and July based on the Wall Street Journal Prime Rate index. There is no limit on the amount by which the APR can change during any one year period. The maximum APR that can apply is 18.0%. Minimum credit advance for the initial advance is \$500 and \$100 for each subsequent advance. Closing costs are not included in the APR.

