



common CENTS



SUMMER 2014

HOLIDAY CLOSINGS

Your BRCCU offices will be closed on the following holidays:

MONDAY, SEPTEMBER 1

Labor Day

MONDAY, OCTOBER 13

Columbus Day

DON'T FORGET – you still have access to your BRCCU accounts even when the offices are closed.

Use your debit card, ATM network, Account Access 24, and our website, www.bentrivercrreditunion.org.

SHORT ON TIME? START E-BANKING

To help you save time and eliminate at least one errand to run, BRCCU offers you the convenience of E-banking.

- Internet Banking: 24 / 7 access to your BRCCU account(s)
- Debit Card: Eliminate the need for writing paper checks or carrying cash.
- ATM network: Access your accounts whether you're close to home or on the road. BRCCU-owned ATMs are no-charge to members.
- E-Statements: Timely reports of your account(s) online. Eliminates the need for paper statements.
- AND ... all of these help reduce our need for / use of paper, and helps save our nation's forests.

Help us save our forests while we help you save time. Go E-Banking!

FROM THE PRESIDENT'S DESK

by Randy Hass

I hope everyone had a great July 4th holiday! As we celebrate this great nation's independence with friends and family, please take time out to thank our current military personnel and veterans who have served our country to protect the very freedoms we enjoy today.

With summer in full swing, we at the credit union realize that many of our members will be taking much-needed time off from work to enjoy vacations, taking part in community festivals and county fairs, enjoying boating or swimming activities or baseball games ... and it's our wish that you have a safe and fun-filled summer.



If you are in need of extra vacation funds or want to indulge yourself with a new motorcycle, boat or shiny new convertible that lets you soak up the sun while the wind whips through your hair, we are here to help. *Rates on consumer loans remain very low, which means that payments are more affordable.* Our loan officers are trained to find payments that will work within your budget. If you are too busy to stop in, simply call us or visit our web site at bentrivercrreditunion.org, and apply today. It only takes a few minutes.

Here's good news for everyone who wished the credit union would offer you greater earning potential on certificates of deposit (CDs). We've heard your requests ... and we've got an offer for you! See the product ad on Page 2 for more details. While today's extremely low rate environment won't necessarily make anyone rich, this limited-time offer DOES compare favorably against our competitors' programs. Check us out and compare.

Finally, let me say how grateful I am for all our members who continue to support BRCCU. There are many other financial institutions from which you can choose, and we will continue to do everything we can to meet – and exceed – your expectations of us. You can depend on our friendly, helpful service, knowledgeable staff, dedicated Board members, and attractive rates on savings and loan products.

Without you, our member / owners, we would not be in business. And we thank you.

MARK YOUR CALENDAR ...

Circle **Thursday, October 16** on your calendar. That's when BRCCU and thousands of other credit unions will celebrate International Credit Union Day. It's a day to celebrate our unique differences from other financial institutions, and to thank our members for your continued loyalty and support.

With more than 7,400 credit unions throughout the U.S., and over 96 MILLION members, credit unions are, indeed, a financial force. BRCCU is proud to be one of them ... and proud to serve you.

Check our web site (www.bentrivercrreditunion.org) between now and then for updates on the plans. Plan now to be a part of it!



SOMEONE YOU SHOULD KNOW ... *Christi Baetke*

Christi Baetke may be a familiar name and face for many of our members. Before joining us – again – in 2013 as a Financial Services Rep. she had been employed at the original Davenport Bell Credit Union from 1992 through 2001, as a teller and loan officer. (*Davenport Bell Credit Union then became Communications & Catholic CU, which became Bent River Community Credit Union*).

A native of the North Scott area, Christi says she tried a couple of different careers after leaving the credit union in 2001, but “I always missed the people, and the environment. I was so happy to get this position – I love working with our members. Every day is different, and so rewarding, knowing we are helping people.”

Christi is now responsible for opening / closing member accounts, wire transfers, paying the credit union’s bills, teller functions, cross-selling loan and deposit products ... and she does it all with her consistently great outlook and friendly demeanor. Perhaps it’s her other interests – the St. Louis Cardinals, attending her son’s and daughter’s activities, or taking walks in the park, that helps her maintain such a balance.

We’re very glad to have Christi back with us – and so are many of our long-time members!



PUT YOUR MONEY WHERE THE INTEREST IS

We’ve put a twist on that old adage, “put your money where your mouth is,” and invite you to put *your* money where the *interest* is ... at Bent River Community Credit Union.

We’ve heard your requests for a greater return on your CD investments ... and here’s our offer. For a LIMITED TIME (**July 10 through July 31, 2014**), BRCCU offers these CD Specials:

\$10,000* (<i>minimum deposit</i>)	21 months	@APY** of 0.85%
\$10,000* (<i>minimum deposit</i>)	34 months	@APY** of 1.10%

Effective dates are July 10, 2014 through July 31, 2014, and are subject to change without notice.

*Must be New Money – defined as *not on deposit with Bent River Community Credit Union within the past 60 days*. **APY = Annual Percentage Yield.

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

Federally insured
by NCUA



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TRAVEL SMART THIS SUMMER

As you and your family make plans for summer travel, here are some handy PRE-travel tips to help ensure your trip is fun, relaxing, and worry-free.

- BEFORE you travel out-of-state or internationally, alert your credit card company of your plans. They may deny your charges if they suspect fraud – and if you live in eastern Iowa and suddenly charges appear from somewhere in Europe, that could be a red flag.
- Carry a debit card (or two) – especially your BRCCU debit card. And please alert BRCCU of your out-of-state travel.
- Double-check and confirm your charge card limit ... and current balance.
- Verify the customer service phone number (in case of emergency).
- Make a note of your charge card number – and keep it safe with you.
- And finally, double-check your monthly statements after your travels to check for unauthorized charges.

It pays to travel safe ... and smart. Take BRCCU with you wherever you go.

