



FALL 2014

## HOLIDAY CLOSINGS

Your Bent River Community Credit Union offices will be closed or have adjusted hours on the following holidays:

**MONDAY, OCTOBER 13**  
*Columbus Day – Closed*

**THURSDAY, NOVEMBER 27**  
*Thanksgiving Day – Closed*

**FRIDAY, NOVEMBER 28**  
*Day After Thanksgiving*  
9:00 AM – 12:00 Noon  
*Drive Up Only at Both*  
*Davenport & Muscatine*

**SATURDAY, NOVEMBER 29**  
*Saturday After Thanksgiving*  
9:00 AM – 12:00 Noon  
*Drive Up Only at Davenport*  
*Muscatine Closed*

**WEDNESDAY, DECEMBER 24**  
*Christmas Eve*  
9:00 AM – 12:00 Noon

**THURSDAY, DECEMBER 25**  
*Christmas Day – Closed*

**FRIDAY, DECEMBER 26**  
*Day After Christmas*  
9:00 AM – 4:00 PM Davenport  
10:00 AM – 4:00 PM Muscatine

**WEDNESDAY, DECEMBER 31**  
*New Year's Eve*  
9:00 AM – 4:00 PM Davenport  
10:00 AM – 4:00 PM Muscatine

**THURSDAY, JANUARY 1, 2015**  
*New Year's Day – Closed*

### DON'T FORGET

Even when BRCCU offices are closed, you have 24 / 7 access to your credit union accounts. Just use your BRCCU debit card, ATM network, Account Access 24, and our web site:  
[www.bentrivercreditunion.org](http://www.bentrivercreditunion.org).

## DAYLIGHT SAVING TIME ENDS SOON

Don't forget to set your clocks **back** one hour before you go to bed Saturday night, November 1. Daylight Saving Time ends on Sunday, November 2.

## FROM THE PRESIDENT'S DESK

by Randy Hass



It truly is amazing how fast time goes by! Seems we just welcomed the first robins of spring, and here we are – in the midst of baseball playoffs, all levels of football are in full swing, and the year-end holiday season rushing up on us.

Because time can (and does) get away from all of us, BRCCU staff has put together a couple of ideas for people who might not have had enough time to save as much for the holidays as they would have liked. So there's still time – and a way – for you to fulfill a loved one's holiday "wish list". See our special loan offers on page two of this newsletter.

As we near the end of 2014, I want to re-visit an item we covered earlier this year: our credit union's need for member growth. As is often said, "there is strength in numbers." I'm asking you all to help us grow our numbers, so we can succeed in competition against the larger banks and credit unions in our area.

We might be small, but our range of services and products compares favorably with the "big boys," and our staff is second to none. Time after time, I'm impressed with their dedication and commitment to member service.

Your continued membership in BRCCU shows that you value the benefits afforded you. Why not share those benefits with your family members, coworkers, friends, and neighbors? Invite / encourage them to join so they, too, can enjoy the benefits of BRCCU membership. We are YOUR credit union. YOU are a member / owner.

As of this writing, we have 2,324 members. This is a slight decrease in total membership since the beginning of the year, based in part on the closure of inactive accounts. It is important that we grow our membership so we take in additional deposits and make more loans. That strengthens our ability to continue to meet your financial needs and expectations. Our vision is to be "the credit union that members trust and believe has their best interests at heart."

We cannot offer cash or merchandise incentives for your help ... but I do appeal to your sense of pride, ownership, and loyalty to Bent River Community Credit Union.

Have you taken a little time from your busy day to share the good experiences you've had with your credit union, and recommend us to others? It's not too late ... and it just takes 15 seconds or so of your time!

## CELEBRATE CREDIT UNION DAY



Local Service.  
**GLOBAL GOOD.**  
INTERNATIONAL CREDIT UNION DAY®

On **Thursday, October 16th**, the entire world will celebrate International Credit Union Day ... and BRCCU will be among the nearly 57,000 credit unions worldwide to mark the day. Stop in either the Davenport or Muscatine locations that day to enjoy some international coffees, sweet treats, and special drawings. We hope to see you there.

## BRCCU NEEDS YOUR HELP TO UPDATE YOUR INFO!

We ask all of our members to keep us informed of any changes in your member information. This includes if you've moved, changed your phone number or e-mail address, gotten married or divorced, changed jobs or employers, etc.

This information is important to us to best serve you and, in the case of loan applications, so we can make the best informed decision on your application.

We also need to be up-to-date on your beneficiaries, so we honor your wishes if / when necessary.

Stop by a BRCCU office or call or e-mail us ([contactus@bentrivercreditunion.org](mailto:contactus@bentrivercreditunion.org)) with any of the above changes. Help us help you.

## LOOK WHAT'S UNDER OUR TREE – FOR YOU!

Just in time for the holidays, we have three special offers for you, to help both short- and long-term. Check out how we can help make your holidays – and beyond – even more special!

### Little or no holiday savings?

Pay off outstanding loan / charge card balance from a competitor with a **new BRCCU loan\***, and we'll:

- **REDUCE** your BRCCU interest rate by **1.5%**
- **DELAY** any payments for a full **90 days!**
- Available until December 24, 2014

### Just need extra cash?

Our traditional Christmas Loan\*\* is what you need!

- Up to \$2,000
- At just 9.90%
- With a 12-month payback
- Available until December 24, 2014



### Looking to grow your savings?

Take advantage of this special CD offer.

- Minimum \$5,000 deposit
- 22 months
- Annual Percentage Yield (APY) of 1.22%
- Same rate applies to Regular, Roth and Traditional IRA CDs.
- Available until December 24, 2014 (but may change without notice)

*\*Member must provide copy of loan documents or monthly statement to verify rate of existing loan at competitor. Minimum loan rate available is 1.75% and term is dependent on age of collateral (if any). Regular credit rules apply. See BRCCU loan officer for additional details.*

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## SOMEONE YOU SHOULD KNOW ... *Melina Poyzer*



If ever there was a "Disney Fanatic," Melina Poyzer is it. Not only has she visited Disney World and Disneyland 11 times, but she also got engaged at Disney World ... and she and her new husband are enjoying their honeymoon on a Disney cruise to the Caribbean.

"My cousin was a long-time imagineer at Disney, and as a child I reveled in his stories and behind-the-scenes insights," Melina admits. "I just have always loved Disney. There was no better place for me to get engaged than Disney World."

Melina is one of our loan officers in the Davenport office, helping members through the loan process. She also is responsible for day-to-day member service, including opening new accounts, collateral insurance tracking, and teller duties.

She holds a Bachelor of Science degree in Finance from University of Northern Iowa (where she and her now-husband met), and was a financial services representative and assistant customer services manager prior to joining BRCCU a few months ago.

She just may be living proof that "when you wish upon a star, your dreams do come true."

### 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



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## HOLIDAYS BRING SECURITY CHALLENGES AS WELL AS CHEER

The holidays bring a great deal of cheer – shopping, travels, visiting loved ones, and more! – but they also bring increased challenges to keeping your financial information safe and secure. Here are a few common sense tips to keep your debit and credit cards safe.

- **Carry only the cards you NEED – and memorize your PIN.** Never write it down and carry it with you.
- **Do NOT respond to phone calls, e-mails or text messages** asking for card numbers and other sensitive information. BRCCU (and other financial institutions) will never ask you to "verify" or provide your account information.
- **Carefully inspect card readers and key pads** at gas pumps, ATMs and other public locations. Some thieves will install a skimmer, a device that steals your card information when you insert your card. If the machine looks suspicious, do not use it.
- **Be cautious when shopping online.** Shop with trusted retailers and look for security indicators, such as https:// in the web address, and the closed padlock icon in the browser's address bar. Do NOT make purchases or banking transactions when connected to a public, unsecure Wi-fi network.
- **Use online banking to monitor your accounts,** and do it every few days. If you spot any unfamiliar transactions, report them immediately. If you suspect your card has been compromised, cancel it and request a new one.
- **WHENEVER you plan out-of-state travel, please alert the credit union.** Tell us where and when you'll be traveling so we can inform our debit / credit card processor to avoid any possible rejection of your legitimate transactions.

Of course, these tips are good year-round. The keys to keeping your accounts safe at **any time** is to be careful, be vigilant, and be aware.