



# common CENTS



WINTER 2015

## HOLIDAY CLOSINGS

Bent River Community Credit Union will be closed in observance of these 1st Quarter holidays:

**MONDAY, JANUARY 19**

*Martin Luther King, Jr. Day*

**MONDAY, FEBRUARY 16**

*Presidents' Day*

### REMEMBER

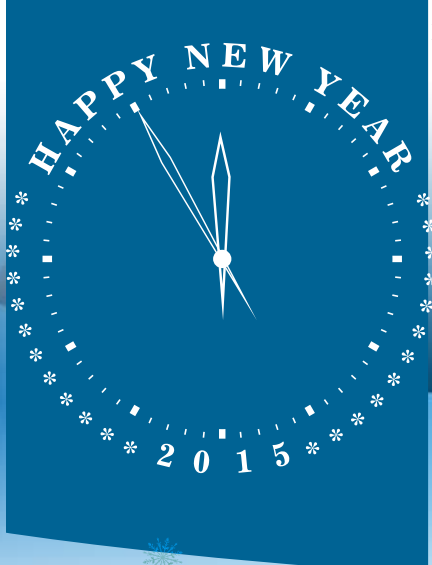
Even when credit union offices are closed, you still have access to your accounts 24 / 7.

Just use your BRCCU Debit Card, ATM network, Account Access 24, and our web site: [www.bentrivercreditunion.org](http://www.bentrivercreditunion.org).

### ONCE A MEMBER, ALWAYS A MEMBER

Considering how mobile we all are these days, perhaps it's time for a friendly reminder. Your membership in Bent River Community Credit Union is good for *life*. So whether you move, change jobs or even retire, please remember – Your Membership is Still Good!

And our 24 / 7 e-banking capabilities make it easy and convenient to maintain your BRCCU membership.



## FROM THE PRESIDENT'S DESK

*by Randy Hass*



Happy New Year to you all! I hope everyone had a wonderful and joyous holiday, filled with family and friends, and that the New Year has started out right! May 2015 bring us all a renewed hope for a brighter future, both personally and financially. And we hope that 2015 will be a year of success and stability for BRCCU as we continue to serve our members' financial needs.

The year 2014 saw several changes at Bent River Community Credit Union, many of which helped pave the way to our improved financial future. The addition of two new loan officers last January allows us to handle a greater volume of loan activity which, ultimately, helps our members attain their dreams of purchasing a new home, a new car, pay for their child's education, or even consolidate several debts to create peace of mind and better manage day-to-day finances.

Other 2014 highlights include:

- During the 2nd Quarter, we focused on Home Mortgage Loans and strengthened members' awareness that mortgage loans are available from BRCCU.
  - ➔ The "10 and Done" allows members to re-finance their homes with a very competitive 10-year fixed rate term.
  - ➔ This led to us granting more loan dollars in a 2-month period (July and August) than BRCCU had ever done in its 79 year history.
  - ➔ Our re-tooled web site not only is easier to navigate (and look at!), it also now allows members to apply for loans ONLINE electronically ... saving time and improving efficiency.
- During the 3rd and 4th Quarters, we focused on "giving back" and rewarding those members who are savers. This was in the form of CD and IRA products with *higher than market investment yields*.

This was important for both our membership and BRCCU. For the credit union to be able to meet increased lending demands from our members, the funds must be available. That takes savings / investment dollars. And for members to invest their savings dollars in BRCCU, they must be assured they are investing in a safe, secure environment ... and one where they enjoy returns / dividends better than they might receive from elsewhere (with the exception of the stock market, perhaps).

We all can be proud of these accomplishments. They illustrate that BRCCU takes seriously its commitment to members to make quality loans and offer deposit products with competitive rates. In 2015, we plan to further expand our success and our membership, and to increase our visibility in the community at large.

We thank you for your continued loyalty and membership – and look forward to serving your needs throughout the New Year and beyond.

## NEW HOURS OF OPERATION IN MUSCATINE

Effective January 1, 2015, our Muscatine office will have new hours of operation on Wednesdays. Every Wednesday, the credit union will **provide drive-up service only**, from 12:00 Noon until 5:00 p.m.

All other hours of operation remain the same. Muscatine office hours are:

- Monday, Tuesday & Thursday: Lobby / Drive-up from 10:00am until 5:00pm
- Wednesday: Drive-up only from 12:00 Noon until 5:00pm
- Friday: Lobby / Drive-up from 10:00am until 5:30pm

# RETAILERS NEED TO STEP UP

## Data Breaches: Real and Expensive Threats

Data breaches – like those suffered recently by major retailers such as Target and Home Depot – are no laughing matter. They are costly on so many levels: financially to consumers who are victimized, retailers who suffer ‘bad press’ and a lack of consumer confidence, and consumers’ financial institutions (including credit unions!) that are left ‘holding the bag.’

In 2014 alone, there were more than 500 data breaches. Two of those – the aforementioned Target and Home Depot breaches – cost credit unions and their members more than \$90 million. Enough is enough!

It’s time retailers improved their lax standards for securing their customers’ personal account data. It is time they were held to the same high standards as financial institutions in protecting consumers’ sensitive and confidential information.

We ask our members: join with BRCCU and credit unions throughout the U.S. and their millions of members to contact your Congressmen and encourage them to act. Please visit [www.stopthedatabreaches.com](http://www.stopthedatabreaches.com) to learn how to contact your representatives and express your concerns.

*NOTE: BRCCU itself and our members has not been victim to these past data breaches. If / when BRCCU is notified that a member’s MasterCard is affected by a payment card data breach, we will IMMEDIATELY notify the affected member(s) by e-mail and mail. In the meantime, we advise our members to closely monitor your account(s) by frequently viewing your activity online.*



## SOMEONE YOU SHOULD KNOW ...Melissa Daily



Melissa joined the BRCCU team in January, 2014, as a loan officer, and for someone used to the coastal weather on both U.S. coasts, Winter 2014 was an eye-opener. “After having lived and worked in San Diego and Jacksonville, North Carolina, last winter was definitely a new experience,” Daily admits. “I’m originally from Arizona, so nothing in my past prepared me for a Midwest winter.”

Much of her past work experience, however, certainly prepared her for her responsibilities as a loan officer with BRCCU. She brought six years of experience in credit unions: with San Diego County CU, where she served as a financial services representative and loan interviewer in consumer loans, and with Marine Federal CU in North Carolina, where she worked with auto loans in the DMV department.

With BRCCU, she is responsible for daily member service operations, including opening new member accounts and assisting members through the loan process. “One of the great things about working with a smaller credit union – Marine Federal had 29 branch locations! – is that we get to see first-hand the positive impact we have on our members’ lives. It’s a great feeling to build those strong relationships, to know we are truly helping people – our members – with their financial situations.

“I’m also fluent in Spanish, so that comes in handy, too.”

Melissa and her blended family (two step-kids and a 2-year old) moved to Davenport last year, following her husband’s retirement from the Marines after 20 years. “This was his hometown,” Melissa points out. “Now it’s ours.”

‘Down time’ from BRCCU finds Melissa and her family traveling (a helicopter trip over the Grand Canyon is a highlight), and she currently is building her collection of ViewMaster viewers and disks. “I hope to one day make my own custom disks, featuring family members and events.”

### 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., Tue., &  
Thurs.: Lobby / Drive-up  
.....10:00am - 5:00pm  
Wed.: Drive -up only  
.....12:00 Noon - 5:00pm  
Friday: Lobby / Drive-up  
.....10:00am - 5:30pm  
Sat: .....CLOSED

### VISIT US ONLINE!

[www.bentrivercreditunion.org](http://www.bentrivercreditunion.org)

Federally insured  
by NCUA



©2014 180324 LKCS • [www.lk-cs.com](http://www.lk-cs.com)

## AskAuto® APP HELPS MAKE CAR-BUYING EASIER

For years, Bent River Community Credit Union has been a “go to” resource for help buying a car: for pre-approval, for shopping tips, for loans.

Now, we just added another reason to turn to BRCCU – the AskAuto® app. You can use this new app (from CUNA Mutual Group) with your smartphone or tablet to more easily shop, evaluate and compare vehicles before you finance your new car with BRCCU.

It’s so easy to use. When you’re shopping for a new car, simply scan the VINs of the vehicles you like into your mobile device to get important info, such as the average retail cost, EPA mileage estimates – even make notes about the specific vehicles. The AskAuto app saves the information so you can compare later.

Once you’ve decided on a car, come back to BRCCU for affordable financing. Of course, we suggest you come in **before** you go shopping and get pre-approved. It makes the whole car shopping / negotiating / financing ‘thing’ so much easier and less stressful.

Or, you can apply using your smartphone or mobile device. Just scan your driver’s license\* and let the AskAuto app do most of the work for you. Your loan application will pre-fill your personal information and the vehicle information you saved earlier.

With BRCCU’s pre-approval of your loan, you’ll know exactly how much you can afford, how much your payments will be each month ... and eliminate the hard-sell tactics from the dealer.

Want to ‘test drive’ the AskAuto app? Download it at <http://askauto.loannliner.com/market>. Be sure to select Bent River Community Credit Union on the app’s startup screen.

The AskAuto app. Just one more reason you should use BRCCU for your next – and future! – new car!

*\*Driver’s license scan not available in all states.*

