

Common Cents

February 2012

Trying to Escape your Credit Card Debt? Balance Transfer Offer Great Way to Start 2012!

Caught in a bind with too much credit card debt? Escape that debt with BSE Credit Union's VISA® Balance Transfer Offer! Our VISA carries a low APR* only **4.99% until the balance is paid in full**. You pay **no balance transfer fee** and save money just on interest alone. For future purchases the VISA® carries a low, every-day rate and no annual fee! This Balance Transfer Offer is perfect to consolidate other debts, stop paying higher interest on other cards and save money for other purposes. Put in a request at www.bsecu.org or stop in to see us if you need an increase on your credit limit. To apply for the VISA®, stop in or visit the website for the online application. This offer is only good through February 29, 2012, when all Balance Transfers must post. So don't delay – make a BSE Credit Union VISA® Balance Transfer today!

**Annual Percentage Rate. Rate applies to balance transfers only.*

Purchases will be at the regular posted fixed rate. All balance transfers must post by February 29, 2012 to qualify for promotion. Balances can not be transferred from any other BSE Credit Union loan product. Loan rate is determined by personal credit history. All rates and promotions are subject to change without notice at anytime.



All Signs Lead to BSE Credit Union for an Auto Loan!

In the market for a new or used vehicle? Stop! Do not enter any purchasing agreement until you detour over to BSE Credit Union for an Auto Loan! All signs lead to our competitive rates as low as **2.99% APR*** with flexible terms! Make a U-turn and head over to BSE CU where you can refinance for the same offer with rates as low as **2.99% APR***! Apply online, or stop in and see us in person. Applying is easy and obligation-free, but – caution! – your loan must close between February 1 and March 15, 2012 to take advantage of this promotion.



**Annual Percentage Rate. Loan rate is determined by amount and term of loan and personal credit history. With a loan of \$20,000 for 72 months at 2.99% APR, the monthly payment would be approximately \$303.80. Payment does not include credit life and disability insurance, which is available at a minimal cost to members. All rates and promotions are subject to change without notice at any time. This offer ends March 15, 2012.*

You're invited to Our Annual Meeting!

Join us Wednesday, March 21, 2012 at 7 p.m. at the Berea High School Cafeteria

Mark your calendars now and please join us for BSE Credit Union's Annual Meeting, Wednesday, March 21, 2012 at 7 p.m. in the Berea High School Cafeteria! It's free to attend and enjoy light refreshments. Listen as we discuss your credit union's accomplishments and financial results from 2011 while also learning future plans for BSE CU. This meeting is a great time to mingle with your fellow credit union members and ask the Board any questions or concerns you have. Just call or drop us an e-mail with any questions about the meeting. Otherwise, hope to see you March 21!



Several VISA® Gift Card Options at BSE CU

At BSE Credit Union we offer members three VISA® convenience cards for purchase. All three carry the convenience of a VISA® credit card but on a limited basis.

Always popular, the **VISA® Gift Card** lets recipients buy whatever they choose between a limit of \$10 to \$500 that you preload to it. Recipients can go online to personalize their cards as well as view balances and transactions. The gift card is good for seven years and can be used wherever VISA® cards are accepted.

Secondly, the **VISA® Anytime/Pre-Paid Debit Card*** is ideal for those who need cash for expenses, such as babysitters or college students. These cards cost just \$5.50 each; are good for 2 years before reissue; can be preloaded from \$10 to \$5,000; and can be reloaded indefinitely at BSE Credit Union or cumoney.com (takes 3 to 5 days). The VISA® Anytime/Pre-Paid Debit Card* is great for online purchases, ATM withdrawals or cash advances, too, and balances and transactions are viewable online!

Last, the **VISA® Travel Card*** allows you the convenience of traveling without the security risk of losing cash or regular credit cards. Preload the Travel Card from \$100 to \$5,000; reload it up to three times through cumoney.com (takes 3 to 5 days) or reload the card at the credit union; and use it for ATM withdrawals and cash advance privileges. You can also track transactions and balances online plus use the card for online purchases. This card carries a 2-year expiration date.



*Stop in today for the VISA® card
you need right now
or for future emergencies!*

1098 and 1099 information was mailed to you at the end of January. If you haven't received it, please give us a call.



Apply for your chance to win \$1,000 Betty L. Ellis Scholarship!



Do you plan to attend an accredited higher education institution in Fall 2012? Or would you attend if you had the funding? Whether you've just graduated from high school, are changing careers or continuing your education as an adult, apply for the BSE Credit Union's Betty L. Ellis Scholarship, worth \$1,000! Visit www.bsecu.org for complete details and an application, or pick up one in person and take a minute to talk with one of our staff members for more details. You can't win if you don't enter –

you have a few months to work on the application, so why not? Deadline to apply is May 1, 2012.



Why Get Pre-Approved for an Auto Loan Before Car Shopping?

Did you see the other article in this newsletter about our great Auto Loan promotion going on through February? If you're thinking of car shopping before applying for the Auto Loan, think again. The benefits of being pre-approved for an Auto Loan before you go to a dealer are many. When you apply for a Pre-Approved Auto Loan from BSE Credit Union, you eliminate the pressure and expense of dealer financing. Being armed with a Pre-Approved Auto Loan gives you peace of mind knowing exactly how much car loan we approved for you – no haggling and no wondering if you're really getting a good deal. Equally important is that you'll receive a lower rate of interest with BSE Credit Union without sacrificing dealer discounts and/or rebates. Finally, a Pre-Approved Auto Loan helps you avoid an exorbitant down payment at the dealership. So see BSE Credit Union before you see the car dealer, then happy hunting!



Holiday Closings

President's Day
Monday, February 20th



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BUSINESS HOURS

Monday - Wednesday
9:30 a.m. - 5:00 p.m.
Thursday - Friday
9:30 a.m. - 6:00 p.m.

www.bsecu.org



This institution is not
federally insured.
Member accounts are
not insured or
guaranteed by any
government sponsored
agency.

