

Common Cents

August 2011

Getting pinched by your credit card rates?

Take away the pain with a **4.99% APR*** VISA® Balance Transfer Offer!



Carrying a large balance on a card with a high interest rate? Transfer your balances from your high-interest rate credit cards to a BSE Credit Union VISA®, and you pay only **4.99% APR*** until the balance is paid off from August 10, 2011 through October 31, 2011! This offer will save you money just by transferring the balance of that credit card account into your BSE VISA® account. Want to take advantage of this promotion? Give us a call to see if you qualify for an increase on your credit limit. Once your credit card is approved, you have until October 31st to transfer funds. Plus, there is **no balance transfer fee** and **no annual fee** for the VISA®. Don't have a BSE VISA®? Don't worry – it's easy to apply – you can even do it online (www.bsecu.org).

*Annual Percentage Rate. Rate applies to balance transfers only. Purchases will be at the regular posted fixed rate. All balance transfers must post before October 31, 2011 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.



The BSE "Back to School" Loan Special

School starts in a few short weeks. You can put the expense of school clothes and supplies on your credit card. But if you don't pay the balance off immediately, the double-digit interest most credit cards charge will cost you a great deal more. Or, now through September 15th, you can borrow up to \$10,000 at rates as low as **7.99% APR***, and you can take up to 66 months to pay it back. The difference could save you hundreds of dollars over the life of the loan. Already bought the goodies? You can still use the proceeds from the Back to School loan to pay off the high interest balance you've already rung up on your current high-interest card, leaving you with the lower interest rate. Apply today in person or online at www.bsecu.org. Hurry! Offer ends Sept. 15, 2011.



*Annual Percentage Rate. Loan rate is determined by amount and term of loan and personal credit history. With a loan amount of \$10,000 for 66 months at 7.99% APR, the monthly payment would be approximately \$188.72. 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 Sept. 15, 2011.



Credit or Debit?

Credit! Definitely.

Your debit card works both as a debit card and as a credit card. Unless you have to get cash back when making a transaction, when asked "credit or debit", it is always much better to choose credit. That way, if a question or problem develops with the transaction, you have chargeback rights. A chargeback returns your funds that you paid for a product or service to you until the question or problem can be handled. Just contact us and file a substantiated complaint.

**The economy has not improved for everyone.
We know that.**

There are many things we can do to help, like setting up a plan that allows you to make partial loan payments for a while. We need to know, and as soon as possible, before you begin defaulting. We are a non-profit, owned by our members credit union, and we are here to help our members, even... no, especially... those who may need a little help from time to time. Call us at 440-243-9180.



WhatsMyScore.org

Learn Everything You need to Know About Credit!



In our quest to constantly improve products and services, BSE Credit Union posted a new link for members on our website: Check out WhatsMyScore.org. You'll find money guides,

resources and facts about credit. To access the link, simply go to the home page at www.bsecu.org, or click on the "Other Links" page for this link.

STOP!



Send your VISA® payment directly to BSE, so we can offer you better services

That's right. Send your VISA® payment directly to us or bring it in instead of returning it to the processing center that sent it and we will save a great deal in processing costs. That means that we will have extra funds to offer our members better services and better deals. Plus, we will also post your payment on the day that we receive it. Where to send it? BSE Credit Union, 19249 Bagley Road, Middleburg Heights, OH 44130

Holiday Closings

**Labor Day
Monday, September 5**

**Columbus Day
Monday, October 10**



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Fax: (440) 243-5638
Toll-Free: 800-470-7175
Audio Response: (440) 243-9090



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

