

Common Cents

June 2011

**New or Used Auto Loan -
as low as 2.99% APR* Thru July 15!**



Looking for a new or used vehicle?

Now is your chance to jump into action and take advantage of our Low-Rate Auto Loan Special! From June 1 – July 15, we're offering

competitive auto loan rates starting at **2.99% APR*** with flexible terms! Already have auto financing from another financial institution? Simply refinance the loan with us at the same low rate. Applying is easy via www.bsecu.org or in person – and it's obligation-free! Questions? Just give us a call; we'll be glad to help answer any concerns. Don't wait too long, though: Your loan must close between June 1 and July 15!

*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 July 15, 2011.

Cut Out the Middleman, Save Money!

Mailing VISA payment directly to BSE spares fees

In any operation, the middleman always gets a piece of the profit. The same goes with mailing your VISA payment. As a non-profit financial institution, we're always trying to save operating expenses. By mailing your VISA payment directly to the credit union and cutting out the



“middleman” processor, you save us an operating fee! And saving us money saves YOU money since that fee money can be directed toward other services here instead! Plus, sending us your payment directly lets us post it immediately on the day we receive it. Cut out the middleman and go straight to the source – your BSE Credit Union!



Did You Know? BSE Credit Union Refinances Loans!

Did you know your BSE Credit Union may be able to refinance a loan you have with another financial institution? And did you know you can refinance not only auto loans but unsecured loans, too? Did you also know we can pay off your high-interest credit cards at lower rates with an unsecured loan? Why waste money paying higher rates elsewhere? Stop by and see a BSE member service representative to explain how our refinancing loans work or visit our website for details. How can you save more money? Now you know: Refinance with BSE Credit Union!

**Holiday
Closing**

**Independence
Day – July 4th**



Have Fun in the Sun with a New or Used "Toy" Loan! Rates as low as 3.99% APR*

Summer worshipers, rejoice! You've worked long and hard through the cold winter and rainy spring. Now it's time to greet the heat in a recreational vehicle with BSE Credit Union's special "Toy" Loan promotion! Our loan rates as low as 3.99% APR* for motorcycles, RVs, campers, ATVs, boats and even cars are hard to beat! Whether your vehicle of choice is new or used, or you want to refinance a loan on one from another financial institution, BSE can help! Then enjoy summer jaunts in your boat, car, motorcycle, camper or convertible on your way to a beach paradise, fishing retreat or woodland adventure – just don't forget the sunscreen! Hurry – the sun sets on this special "toy" loan offer June 15, 2011.



**Annual Percentage Rate. Loan rate is determined by amount and term of loan and personal credit history. For a loan of \$15,000 for 60 months at 3.99% APR, the monthly payment would be approximately \$276.20. Payment does not include credit life and disability insurance, which is available at a minimal cost to members. Loan rates are determined by term of loan and personal credit score. All rates and promotions are subject to change without notice at any time. Some restrictions may apply.*

Choosing Credit Over Debit DOES Matter!

I say "toe-may-toe," you say "toe-mah-toe." Clerks say "debit?" You say "credit!" Don't blow the whole thing off! When you say "credit" instead of "debit" at the checkout, it's more than just a matter of preference. Unless you absolutely have to "get cash back" by using a debit card, it's best to choose to use it as a "credit" card. Why? When you process transactions as "credit," you have charge-back rights if a problem occurs with the purchase. So don't think either way is the same: Protect yourself and say the right word: **CREDIT!**



"People Helping People" is our business



Ask BSE Credit Union if you need help in a bind

When you need help, don't you turn to friends and family before asking strangers? Well, we at BSE Credit Union are your credit union family. Your fellow members share a common bond with you that makes up our credit union body. So when you need help when economic times are tough, stop by and see us. We are here to help our own.

Like the credit union motto states, we're not for profit, not for charity, but for service. We'll let you know what services and programs BSE Credit Union offers to help our members get out of a jam. Speak up and let us know what we can do for you. And don't be proud – everyone needs a lending hand sometime in life. It's never too late to ask!

Credit unions:
People helping people.



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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

