

# Common Cents

March 2011

## Only 2 Weeks Left! Winter Warm-Up Loan

March comes in like a lion to prove it's still winter. But you don't have to wait to heat up. Take advantage of our Winter Warm-Up Loan Special now through Tuesday, March 15! Save with our rates as low as **6.75% APR** and borrow up to \$10,000 with up to 60 months to repay! Use the funds for income taxes, paying off higher-rate bills, spring break, home renovations – anything you need now. Call us, stop in or fill out an application at [www.bsecu.org](http://www.bsecu.org). With your new Winter Warm-Up Loan, March will go out like a lamb!

\*Annual Percentage Rate. Loan rate is determined by amount and term of loan and personal credit history. With a loan of \$10,000 for 60 months at 6.75% APR, the monthly payment would be approximately \$196.86. 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, 2011.



## Low Auto Loan Rate Special

**2.99% APR,**  
Borrow up to  
72 months

It's time for March Madness, St. Patrick's Day and the beginning of spring – all to put you in a good mood. Our Low-Rate Auto Loan Special will put you in a good mood, too! In the market for a new or used vehicle? Our competitive rates start at a very affordable 2.99% APR\* with flexible terms! If you already have financing from another financial institution, refinance the loan with us at the same low rate! Applying is easy and obligation-free. Your loan must close between March 1 and April 15, 2011 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 April 15, 2011.



## Attention! Real-time Transactions for ATM, Debit Use

Important! Note the following changes that BSE Credit Union will be implementing in regard to ATM & Debit cards.

We'll be changing from batch processing to real-time processing of the ATM and Debit transactions. For the debit card only, we'll be switching from a MasterCard to a VISA card. This requires that we issue new Debit cards to all members, which will be issued at the beginning of April. Once you receive them, you'll need to activate the new card and destroy the old ones. New Debit Cards can be activated at the ATM machine or by calling the credit union.



No change will be made to the ATM cards, so you can continue using the ATM cards you currently have.

Finally, keep in mind that with the new real-time processing in place for both ATM and Debit transactions, no delay occurs from when the transaction is made and when it is charged to your account!



## Annual Meeting, March 23!

Mark your calendars now and join us for BSE Credit Union's Annual Meeting, Wednesday, March 23, 2011 at 7 p.m. in the Berea High School Cafeteria. Enjoy light refreshments, mingle with your fellow credit union members and listen to all the credit union accomplished in 2010. We'll also discuss our financial status and plans for the future, and leave plenty of time for a question and answer period. If you have any questions about the meeting, give us a call or drop us an e-mail. Remember, this is free of charge and no reservations required. Hope to see you March 23rd!

## Go Ahead, Be Picky -

### VISA® Card Options Through BSE

At BSE Credit Union our members aren't limited to one basic VISA® credit card. We offer a variety of VISA convenience cards for your many financial needs, so take your pick!



First, the **VISA® Gift Card** is a preloaded gift card that allows recipients to buy whatever they want within a limit of \$10 to \$500. It's good for seven years, plus the cards can be personalized online. Balances and transactions can be viewed online, too. This is great for weddings, graduations and the holidays.

Secondly, the **VISA® Anytime/Pre-Paid Debit Card** acts more like a debit card but with the security of a credit card. The cards are \$5 each, can be preloaded from \$10 to \$5,000, and can be reloaded indefinitely at BSE Credit Union or CUmoney.com. Online, use the card for purchases or view balances and transactions. Use the cards for ATM withdrawals or cash advances. The cards are good for 2-1/2 years before being reissued. The Anytime card is an ideal choice for teens, college students, elderly parents, caregivers or anyone else whose spending you want or need to oversee.

Finally, the **VISA® Travel Card** gives you the convenience of a VISA card without the risk of carrying cash when you're traveling. The card can be preloaded from \$10 to \$5,000, can be reloaded up to three times (only through CUmoney.com; takes 3 to 5 days), includes ATM withdrawals and cash advance privileges, and can be used online. Recipients can track transactions and balances online. The card expires in two years.

### Betty L. Ellis Scholarship Deadline May 2



Once again, BSE Credit Union is proud to offer the Betty L. Ellis Scholarship for those attending an accredited higher education institution in the Fall of 2011. Whether you're a recent high school graduate, a current college student, a stay-at-home parent heading back to school or an adult continuing your education in your career field, you can apply! The scholarship is worth \$1,000! Visit us at [www.bsecu.org](http://www.bsecu.org) for complete details and an application, or stop in for a copy. You'll never win if you don't enter! Deadline to apply is May 2, 2011.

## It's "Money" - Tikes to Teens

### Win Monthly Prizes!

BSE Credit Union's new Tikes to Teens Savings Club is off to a great start. Beside the benefits of establishing good savings habits, each month kids from birth to 18 years old have a chance to win a \$25 VISA® Gift Card just by making a deposit into their Tikes to Teens savings account. Club members get as many chances per month as they have deposits, up to one per day! You can open your Tikes to Teens account with just \$5, but once you reach \$50 the account must maintain that balance. See complete details on our website at [www.bsecu.org](http://www.bsecu.org). Tikes to Teens Savings Club: As they say today, "it's money."



## LOANS - as of 3-01-11

New Vehicle Loans (2011 & 2010 never titled)	Rate (as low as)	Term
	3.99%	72 months
<b>Used Vehicle Loans</b>		
Used Vehicle 2010, 2009, 2008	4.99%	60 months
Used Vehicle 2007, 2008	4.99%	48 months
Loan Amount Over \$5,000	4.99%	60 months
Used Vehicle 2005, 2004	4.99%	36 months
Loan Amount Over \$5,000	4.99%	48 months
<b>Signature Loans</b>	<b>APR*</b>	<b>Term in Months</b>
Signature Loan	10.49%	66
Share Secured Loan	4.10%	any
<b>Home Loans</b>	<b>APR*</b>	<b>Term in Months</b>
Home Equity Loan (variable rate)	Prime	up to 240
2nd Mortgages	4.75%	1-15 years
2nd Mortgages with Automatic Payment	4.25%	1-15 years
<b>VISA Credit Cards</b>	<b>APR*</b>	<b>Term in Months</b>
Credit Card (Purchases)	10.99%	revolving
Credit Card (Cash Advances)	10.99%	revolving
Credit Card (Balance Transfers)	10.99%	revolving

All rates subject to change without notice.  
A.P.R. = Annual Percentage Rate  
A.P.Y. = Annual Percentage Yield  
Loan Rates determined by personal credit history and term of loan.



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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](http://www.bsecu.org)



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

