

Common Cents

April 2011

April Auto Loan Special Abloom! Low 2.99% APR

Flowers are just beginning to spring up, but BSE Credit Union's low-rate Auto Loan Special is in full bloom! That's right – if you're in the market for a new or used vehicle, take advantage of our competitive rates that start at a low, 2.99% APR* with flexible terms! Borrow up to 72 months, too! Already have financing from another financial institution? No problem! Just refinance the loan with us with this same low rate offer. Applying is easy and obligation-free, but your loan must close by April 15. From petals to pedals and pistils to pistons, a new car smell is as sweet as a flower's! A new Lotus, anyone?



*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.

Refinance Your Toys in May. Save Hundreds!



**Rates as Low as
3.99% APR*!**

The warmer weather is on its way, so it's time to play! Refinance your "toys" such as motorcycles, ATVs, boats, RVs campers and even cars this May! Our great May Refinance Promotion is offering super rates as low as **3.99% APR*** with no closing costs or application fees. You pay nothing up-front and save every month, leaving you more cash for gas, weekend trips and days out to have fun in the sun. Watch our website at www.bsecu.org for full details on this exciting promotion!

*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.

Real-time Transactions for ATM/Debit Use Coming Soon!

Please note the following important changes coming soon to your ATM and Debit Cards.

First, we will be changing from batch processing to real-time processing of the ATM and Debit transactions. For the debit card only, we will switch from MasterCard to VISA®, which required that we issue new Debit cards to all members. These were issued starting at the beginning of April. Before you use the new Debit Card, you need to activate it and destroy the old one. New Debit Cards can be activated at the ATM machine or by calling the credit union.



Secondly, no change was made to the ATM cards, so continue using these as you have been.

Last, remember 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! Don't get stuck overdrawing from your account.

Holiday Closing - Memorial Day – Monday, May 30th

Remember you have until April 15th to contribute to an IRA or open an IRA for tax benefits on your 2010 tax filings.

BSE
CREDIT UNION

19249 Bagley Road
Middleburg Heights
Phone: (440) 243-9180
www.bsecu.org

1% Loan Discount Coupon



Enjoy a **1% discount** off your qualifying loan rate for:

- **Signature Loans**
- **New & Used Vehicle Loans**

Apply online at
www.bsecu.org



Refinance your loan from another financial institution and save!

This coupon must be presented at the time of application to receive the discount.

This promotion ends May 1, 2011!



This loan offer applies to new loans only. This loan offer cannot be used on any loan special - only on regular rate. Current loans from BSE Credit Union are not eligible for refinance. This offer does not apply to 2nd Mortgage, HELOCs and credit card loans. This offer is only available for loans refinanced from another financial institution. Loan rate is determined by term of loan and personal credit history. Some restrictions apply. Credit life and disability insurance is available at a minimum cost to members. All rates and promotions subject to change without notice. This offer ends May 1, 2011.

CODE: NL

Prize Drawing for Using FREE Online Services!

"April is Account Access Month" Promotion

Includes One Lucky Winner



April is Account Access Month at BSE Credit Union! Now is the time to enroll in one of our online services if you haven't already. These three **FREE** services are environmentally friendly and help protect against identity theft. Plus, those who enroll during April are entered in our drawing for a

\$75 VISA® Gift Card! If you enroll in three services, you get three entries!

The services consist of:

- **MONA** (Members Online Network Access; home banking) – Access your accounts 24/7 to transfer funds and verify balances from the comfort of home or office.
- **Bill Pay** – Automatically handles all monthly bill payments (you choose which) to save time and avoid the hassle of rushing to meet due dates.
- **E-statements** – Available for review at your convenience; no more waiting for the mail.

If you're already enrolled in online services, never fear! You can still enter the drawing by visiting us online at www.bsecu.org and download the printable entry form. Submit the entry form to the credit union. We'll verify the information and enter you into the drawing!

Note: Drawing open to all BSE Credit Union members. Each member may submit up to 3 entries that can be earned by enrolling in MONA, E-statements, or Bill Pay. Members are limited to one entry per service. Winner will be chosen by a random drawing from all eligible entries by May 9, 2011. Winner will be notified via telephone or e-mail. No purchase is required. Members already enrolled in these services are eligible to enter by printing the "April is Account Access Month" entry form from our website.

Deadline approaching for Betty L. Ellis Scholarship!

If you're a BSE Credit Union member and will be attending an accredited higher education institution in the Fall of 2011, don't forget to apply for BSE Credit Union's Betty L. Ellis Scholarship! The deadline is May 2, 2011, less than a month away! This scholarship is worth \$1,000 and is open to recent high school graduates, current college students, adults continuing their education or adults heading back to school for their first post-secondary degree. Visit www.bsecu.org for complete details and an application, or stop in for a copy. We at BSE Credit Union want to make an affordable college education a little easier for one of our lucky members! Give it a shot – you never know.



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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 or
government agency.

