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www.bcfcu.com



FIRST QUARTER 2010

# MONEY MATTERS

An Official Publication of BAYOU CITY FEDERAL CREDIT UNION

## ANNUAL MEETING UPDATE

Our annual meeting was a big success on Thursday, March 25, 2010, with more than 200 members in attendance. Members enjoyed refreshments and received a great gift, along with the opportunity to win some cash. Members received reports from various credit union officers in regards to operations, programs, and the continuing success of BCFCU.

Elected to the Board of Directors were; Judy Harrelson, (3 yr. term), Stephanie Kunioki, (3 yr. term), Barbara Wisecup, (2 yr. term), Wayne Kehr, (1 yr. term) and William Boras, (1yr. Term). Volunteers for the Board of Directors and various credit union committees are always welcomed, if you are interested please contact a Board of Director for more information and an application.

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### FREE LUNCH PRESENTATION

BCFCU is now offering a “free lunch” program for department, clinic, and office employees who would like to know more about the great financial services offered by the credit union. To make arrangements for your group for a free lunch, contact Samantha at 713.704.7163, or stop in and visit with her. Samantha is the Manager of our Business Development.

### UPDATE TO SERVICES

**Virtual Branch, (VB) is now active and ready for members to use.**

\*\*\*\*\*

### GO GREEN!

Sign up for our “no mail” statement option. Just stop by either of our TMC locations.

\*\*\*\*\*

We offer both **VISA** and **MasterCard** credit cards, regular and gold! Great rates, starting as low as 7%!

### APPLY TODAY ONLINE!

\$

### IRA SAVINGS

Save for your future with an Individual Retirement Account, (IRA) with us. Whether you plan to spend your retirement traveling the globe or relaxing with family, opening an IRA is one of the smartest financial moves you can do to ensure you have enough to make your retirement plans a reality. The sooner you start contributing to an IRA and the longer you let your money grow, the more you benefit. Your contribution may also qualify you for a tax deduction. IRAs with Bayou City FCU are insured up to \$ 250,000.00. Start saving for your **FUTURE TODAY!**

### VEHICLE LOAN BY PHONE

Are you thinking about buying a new or used car? Just a reminder, we now can process your vehicle loan application with a quick phone call. To get your loan application reviewed, call us at 713.704.**LOAN, (5626)**. If you have a vehicle financed somewhere else and would like us to see if we can save you money, give us a call.



## DEBIT CARDS

**LESS RESTRICTIONS,  
HIGHER LIMITS!**

### DO YOU HAVE A VISA DEBIT CARD ON YOUR CREDIT UNION ACCOUNT?

To qualify for Bayou City's VISA debit card, you no longer have to have a positive telecheck code, direct deposit, or even a checking account.\* Under our new debit card program guidelines, most members are now eligible for our VISA Debit card. If you would like to request a VISA debit card, please e-mail us your request, or stop in and see a credit union representative. Just a reminder, our debit cards do not work for transactions of \$ 1.00 or less, and debit transactions **can not be stopped or returned**, like a paper check or ACH transaction. If you do not have a Bayou City FCU debit card, send us an email or give us a call.

**Our debit cards carry daily limits of: \$ 505 for ATM withdrawals and \$1,200 for POS, (point of sale), or internet transactions.**

Don't forget this number! On the back of each of our cards, (debit or credit), is a toll free 24/7 "Card Service" line. Call this number if you need to report a lost or stolen card, get a new PIN, or to order a new card. Keep this toll free number handy:

\*\*\*\*\* 866.664.9364 \*\*\*\*\*

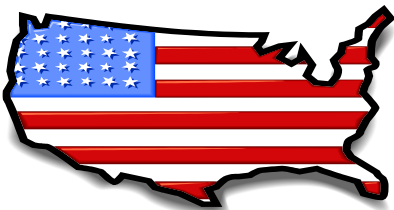
\*some restrictions may apply.

## FREE \* FREE \* FREE

Promote credit union membership and get a **FREE** gift. In today's economy, it's always nice to get something **FREE!** With the credit union's membership expansion, BCFCU now offers membership to other TMC employers and to their employees and to member's immediate family and household members. If you promote us and get someone else to join, not only do they get a **FREE** gift but you will get your choice of a **FREE** gift also.

If you want a **FREE** lunch for your department, clinic, or office, contact our business development manager, at **713.704.7163** or email him at **Marketing@bcfcu.com**, and he will be glad to make the arrangements and pick up the check! With all the great products and services we now offer, encouraging others to join is easy. Our rates and fees are some of the best around and every penny saved in today's economy adds up!

## SHARED BRANCH UPDATE



**YOU NOW HAVE ACCESS TO YOUR BAYOU CITY  
ACCOUNT AT OVER 4,000+ LOCATIONS  
NATIONWIDE. WITH 240+ LOCATIONS IN TEXAS,  
OVER 80 IN THE HOUSTON AREA!**

To find the nearest branch location, log on to: [www.cuservicecenter.com](http://www.cuservicecenter.com) and enter a zip code, or call **1.800.919.2872**. If you have a **navigational device**, you can now download the **GPS information** to it! Visit [www.cuservicecenter.com](http://www.cuservicecenter.com), and select download and the type of device you have! Your search locator will list the nearest location, hours of operations, and other pertinent information related to the shared branch near you.

To do transactions at a shared branch, you will need to know your Bayou City account number, (branch employees can not search for your account), have a current government issued picture ID, (for most members, this is a drivers license), and you must complete a transaction form found at the shared branch. Members may do up to **five transactions** per day, with a daily cash limit of **\$750**. If you make a deposit by check at a Shared Branch, your check may be subject to a hold, so always ask the shared branch employee if your check is subject to a hold. To avoid any fees, please keep your transaction at or above **\$ 100.00**. **Loan advances are not permitted at a shared branch, so please use audio response or VB, (Virtual Branch.)**

## VIRTUAL BRANCH (VB) NOW AVAILABLE

Our new online account access system, VIRTUAL BRANCH is now up and running. If you want to see your account in real time, log on to our free internet account access system. The link to log on is found on our home page, [www.bcfcu.com](http://www.bcfcu.com), click on the "Internet Account Access (VB)" icon, then click on "enroll" on the VIRTUAL BRANCH home page. The self enrollment process lets you choose your **LOG-IN ID** and **SECURITY CODE**, (password), please pick something you can remember! Once enrolled you can access your account in real time, and when you make a transfer or payment it is immediate. Sign up today for VB, we will be deactivating our Home Financial System, (HFS) soon.

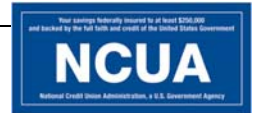
### BCFCU IS MAKING YOUR FINANCIAL LIFE MORE ACCESSIBLE!

#### PHISHING ALERT!

No, it's not a spelling mistake, "Phishing" is the term used to describe electronic attempts by fraudsters to obtain personal information. If you receive an email, text message, or other electronic request for a reply or for information, remember your safest response is **NO RESPONSE**. If you think you should respond, then contact the sender at a known number or web address.



#### NEW LATE FEE ON LOANS

Effective 04.01.2010, if you make a late loan payment, (10 days or more past the due date), the late fee will be a minimum of \$15, or 20% of interest due, which ever is greater, not to exceed \$50. Members are encouraged to make payments timely, since we do report your loan history to the credit agency.



#### ADDRESS CHANGE!

- Don't forget that when you move, you need to change your address with us! We do not cross-share this information. For your security purposes, we allow the following three ways for you to change your address.

1. In **person**, with a **valid ID**. 
2. By **notarized statement**, mailed to us by **US Mail**. 
3. Online, using our secure, **address change form** found on our **Home Financial System, (HFS)**. 

## VEHICLE LOAN MENU

Are you thinking about financing or refinancing a vehicle loan for at least \$10K? If so, your credit union is offering a great incentive program for you to take advantage of! The more you finance with us the bigger your incentive.\* Our incentive program has been set up like a menu, where you choose your reward. Take a look at our menu of incentives:



**No interest - up to 90 days**

**First pmt. by BCFCU - up to \$ 300.**

**Gap Insurance - Free**

**Gas cards - up to \$ 300**

**No payment - up to 120 days**

**Warranty Discount - up to \$600.**

**CD Booster - up to .50% more on CD**

\* Some terms and conditions may apply, see a Loan Officer for more details.

## AUDIO RESPONSE

Our audio response system is available 24/7 at 713.704.CASH, (2274). Members are encouraged to call for a current balance, do transfers, or to check on checks, ACH, debit items clearing. Our bilingual live system can do more than 20 other types of inquiries / transactions, including processing a withdrawal by check! Our system is here to keep you up to date on your account status. Your **PIN** number is the last four digits of your social security number, unless you have modified it.

#### FAQ:

Can I pay a bill by ACH for someone else?

**NO.** *To protect your account, we will not pay an ACH withdrawal presented in the name of a non-account owner. If you change your name, (marriage, divorce, etc), please update your account with us.*

Can I use my share (savings) account for ACH transactions, (electronic debits)?

**NO.** *Your share account (savings) with Bayou City FCU is not a transactional account and therefore ACH debit transactions are not permitted.*

**BOARD of DIRECTORS**

**EMPLOYEES**

Barbara (Bobbie) Wisecup, Chairman

Ronald Groth, President/CEO

Judy R. Harrelson, Treasurer     Wayne Kehr, Vice Chairman  
 Tracey Richardson, Director     Robert Nygaard, Director  
 William Boras, Director     Stephanie Kunioki, Director  
 Sylvia Skotak, Secretary

Nick, VP Member Service & Accounting     Ardencia, Service Rep.  
 Nathan, VP Lending     Gertie, Sr. Service Rep.  
 Ora, Loan Officer     LaRessia, Sr. Service Rep.  
 Samantha, Business Development     Christina, Sr. Service Rep.  
 Nina, Service Rep.

**Our office hours at Jones Service Center**

**Closing Schedule**

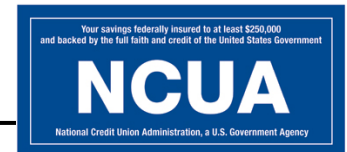
**Our office hours at 6414 Fannin, G-50 are:**

**Ground floor next to Jones elevators are:**

Monday - Wednesday  
 8:30 - 5:00  
 Thursday & Friday  
 7:00 - 5:00

Monday - Wednesday  
 8:30 - 4:00  
 Thursday & Friday  
 7:00 - 4:00

May 31, 2010  
 July 5, 2010  
 September 6, 2010



**BOARD OF DIRECTORS**

**DECLARED DIVIDENDS FOR THE FIRST QUARTER 2010**

LISTED BELOW ARE THE DIVIDENDS PAID AS OF: **03.31.2010**

**Regular Shares (suffixes A, B, O)**

**Five Star Checking (suffix 9)**

\$25 to \$1000	0.15%	5000 to 10,000	0.45%	1.36%
1000 to 2500	0.25%	10,000 to 25,000	0.61%	<b>Regular Share draft (suffix X)</b>
2500 to 5000	0.35%	25,000 +	0.76%	0.20%

**Holiday Club (suffix H)**

**CD Rates:\* Reg. Super Jumbo Platinum**

.51% to 1.26%	6 Months	.99%	1.24%	1.49%	-
	12 Months	1.31%	1.56%	1.81%	-
	18 Months	1.52%	1.77%	2.02%	-
	24 Months	1.78%	2.03%	2.28%	-
	36 Months	2.58%	2.83%	3.08%	3.34%
	48 Months	2.88%	3.13%	3.39%	3.64%
	60 Months	3.01%	3.27%	3.52%	3.78%

**Payroll CD (suffix P): 1.01% to 1.29%**

(REG=\$1,-24K, SUPER= \$25K-49K, JUMBO=\$50K-99K, PLATINUM = 100k+).

**“THE MORE YOU SAVE, THE MORE YOU EARN”**

Rates are declared and paid quarterly by the Board of Directors. For current rate and fee information, refer to the account rate and fee schedule available from any credit union employee or visit our website at [www.bcfcu.com](http://www.bcfcu.com). Rates are subject to change without notice by the Board of Directors. \*CD rates are set monthly, and subject to change.

- Rates shown reflect the APY (Annual Percentage Yield). Time Deposit Account (CD) rates are available from any credit union employee or on the internet at [www.bcfcu.com](http://www.bcfcu.com).
- **ALL ACCOUNTS ARE INSURED TO AT LEAST \$ 250,000.00, BY NCUA.**