



MONEY MATTERS

An Official Publication of BAYOU CITY FEDERAL CREDIT UNION

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NEW VEHICLE LENDING GUIDELINES!



Good news! Our vehicle lending guidelines have been updated so now even more members will qualify for a vehicle loan! We have even dropped our vehicle loan rates to offer you a better deal! Even if you have bad credit or no credit, we can now offer you a financing plan to purchase a vehicle or refinance the one you have.* For more information on this exciting change, contact the loan department or complete an application online at www.bcfcu.com, and tell us what you need. You can also call our special **VEHICLE LOAN BY PHONE** at **713.704.5626, (LOAN)**.

Want something free? Check our loan menu options below. If you finance or refinance a vehicle with us, you get to choose your menu item!*

1. **No interest for up to 90 days.**
2. **No payment for up to 120 days.**
3. **First payment made by credit union.**
4. **Extended warranty discount up to \$ 600.**
5. **Free gas card, up to \$ 400.**
6. **Free GAP insurance.**
7. **Boost the rate on your CD by .50%.**



APPLY TODAY!



CO-MAKER LOANS

BCFCU makes co-maker loans, so if your credit is not so good or you don't have any, you want to think about having a co-maker or co-signer on your loan. This is a great way to "rebuild" your credit or to establish credit. Our online application has the ability to accept a co-maker, so when completing the application be sure to include their information. When the loan is granted, it will be reported on both borrowers' credit reports. A co-maker may be anyone who is eligible to become a member of the credit union; immediate family member, co-worker or even a supervisor. **TOGETHER, WE CAN BUILD YOUR CREDIT!**

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, or complete the online form.

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

**APPLY TODAY
ONLINE!**

\$



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.* 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. All of our cards, both debit and credit expire every 2 years, so if you move let us know! If your card says 08/11, it means that your card is good through August of 2011, and you should receive your replacement card by the 25th of August. 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 your card, (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:

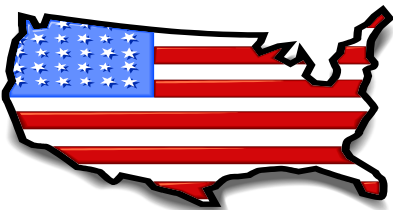
***** **866.664.9364** *****

*some restrictions may apply.

Check Again Checking Account

Our **check again** checking program has helped more than 450 members to re-establish a checking account when they were not able to have one at another financial institution. So if you have had an issue with a checking account somewhere else, stop in and open a **check again** checking account with us. It's a great way to restart down the road to a better financial future. This program allows you the convenience of our regular checking account, with only a few restrictions for a short time. To open a **check again** checking account, stop in and discuss it with any of our friendly member service representatives.

SHARED BRANCH UPDATE



**YOU NOW HAVE ACCESS TO YOUR BAYOU CITY
ACCOUNT AT OVER 6,400+ LOCATIONS
NATIONWIDE. WITH 240+ LOCATIONS IN TEXAS,
OVER 100 IN THE HOUSTON AREA!**

To find the nearest branch location, log on to: 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, 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, click on the "Internet Account Access (VB)" link, then click on "enroll" on the VIRTUAL BRANCH home page, (left side menu). The self enrollment process lets you choose your **LOG-IN ID** and **SECURITY CODE**, (password), please pick something you can remember! Follow the online instructions for their creation. Once enrolled you can access your account in real time, and when you make a transfer or payment it is immediate. A convenient link to our bill payer program is also displayed.

If you forget your **SECURITY CODE**, below the **LOG-IN ID** is a link to have a new security code sent to your email address. If you need to have a new security code sent to your email address, you should receive it within 10 minutes. Please remember that all security codes and log-ins are case sensitive. If you do not see your new security code, check your "junk" email file or check your email program to make sure you do not have us blocked. If you use your work email, please remember that not all employers may allow you to receive such emails. When you change your internet provider, update your email address on VB.

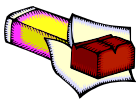


On some occasions you may see *** for your account balance, if this happens, it means we are updating the Virtual Branch program and that access is not available. Check back in 15 minutes.

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 **Virtual Branch, (VB)**. 

FUND RAISING



To raise money for the MH Children's Hospital, we will be selling various king size candy bars for \$2.00 each, for a limited time, at both locations. So, when you get that urge for chocolate, stop in and see us, we have a candy bar for you! You don't need to be a member to buy one!

Mark your calendar, in **October** we will be offering a special "Cancer Survivors" 2011 calendar, as of now the price has not been set. They will be available at both locations. Proceeds will benefit MH's Cancer Center.

We are planning a food drive in **November**, so if you have any spare canned goods or non-perishable food, please drop it off at either of our locations. There will be a collection container in each lobby, any and all food donations are welcomed. Food collected will be donated to a local charity.

In **December**, we will be collecting both new and used toys at both locations. The new toys will be donated to the MH Children's Hospital and the used toys will be donated to a local charity. We will be accepting all types of toys for toddlers to young adults.

FAQ:

Q: My account shows two balances, one is an "available" balance, what is this?

A: The "available" balance is the amount in your account after pending debit transactions. Not all debit transactions post to your account immediately, some can post up to 3 days after the transaction.

Q: Do I need direct deposit to qualify for a loan?

A: No, the only loan which requires direct deposit is our RELATIONSHIP LOAN.

Q: Why do I get charged an inactivity fee on my account?

A: You only get charged this fee, (\$5), if you leave your account inactive for six months or more. To avoid this fee, do at least one transaction on your account once every six months.

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

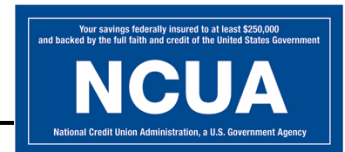
Our office hours at 6414 Fannin, G-50 are:

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

September 6, 2010
 October 11, 2010
 November 25, 2010



BOARD OF DIRECTORS

DECLARED DIVIDENDS FOR THE SECOND QUARTER 2010

LISTED BELOW ARE THE DIVIDENDS PAID AS OF: **06.30.2010**

Regular Shares (suffixes A, B, O)

Five Star Checking (suffix 9)

\$25 to \$1000	0.15%	5000 to 10,000	0.40%	1.06%
1000 to 2500	0.20%	10,000 to 25,000	0.51%	Regular Share draft (suffix X)
2500 to 5000	0.30%	25,000 +	0.76%	0.20%

Holiday Club (suffix H)

CD Rates:* Reg. Super Jumbo Platinum

.51% to 1.01%	6 Months	1.41%	1.66%	1.92%	-
Super Shares (suffix S)	12 Months	1.49%	1.75%	2.00%	-
1.01% to 1.77%	18 Months	1.59%	1.85%	2.11%	-
IRA (suffix I)	24 Months	1.80%	2.05%	2.31%	-
1.26% to 2.28%	36 Months	2.66%	2.91%	3.17%	3.43%
Children's (suffix D)	48 Months	2.92%	3.17%	3.43%	3.69%
.51% to 1.01%	60 Months	3.02%	3.28%	3.54%	3.79%

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. Rates are subject to change without notice by the Board of Directors. CD rates are set monthly, RATES are for non-business accounts, 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.
- **ALL ACCOUNTS ARE INSURED TO AT LEAST \$ 250,000.00, BY NCUA.**

* Other terms and restrictions may apply.