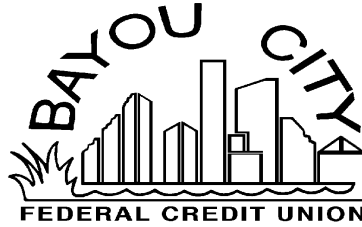


We're on the Web at
www.bcfcu.com



THIRD QUARTER 2009

MONEY MATTERS

An Official Publication of BAYOU CITY FEDERAL CREDIT UNION

NEED TO FINANCE A NEW OR USED VEHICLE?

If you are looking to buy a new or used vehicle, or refinance the one you have with some one else, check us out, we are making vehicle loans at great rates. Apply online, stop in, or give us a call at 713.704.0522 or 0521. We are now processing vehicle loan applications by phone. **CALL US AND GET A TENTATIVE ANSWER!** If you prefer to see a Loan Officer, stop in anytime. We also offer free Car-fax and vehicle valuations to help you in this big decision. With excess inventories and vehicle manufacturers having financial difficulties, this may be the best time to purchase that new or used vehicle. Online application available at: www.bcfcu.com (Look for the [blue circle](#) of savings).



INSIDE THIS ISSUE:

VEHICLE LOAN	PG 1
CHECK AGAIN	PG 1
SERVICE SURVEYS	PG 1
ACH PROCESSING	PG 1
DEBIT CARD	PG 2
PRIVACY NOTICE	PG 2
SHARED BRANCHING	PG 2
HFS UPGRADE (11.01.2009)	PG 3
JONES SERVICE CENTER	PG 3
PLATINUM CD PROGRAM	PG 3
BOARD OF DIRECTORS EMPLOYEES THIRD QUARTER RATES	PG 4

"CHECK AGAIN" CHECKING PROGRAM

For those members who need to re-establish a checking account, we offer our "check again" program. Your credit union has been offering this program for more than five years, and more than 400 members have taken advantage of it! This program is open to all members, regardless of your credit or telecheck code. It's an excellent way to start again with a new checking account, including checks and a debit card. For more details stop by either of the Med-Center locations and review the account guidelines.

SERVICE SURVEYS

To assist the credit union management team in evaluating services and products offered, your credit union has implemented an online survey program. If you receive a survey request, please complete it, your participation is important and appreciated. The survey request will be randomly sent out to new members, members applying for a loan, and members who conduct a transaction. The survey request **will not** ask for your account number or other personal information, **only** your name and address. If you get a survey request and complete it, **thank you** for participating, you will also be entered in the next \$100 gas card drawing.

ACH PROCESSING REMINDER

With the ever increasing use of automated transaction processing, members are reminded that for your account protection, BCFCU does not process ACH from your **savings**, or on transactions which have a different name than who is on the account. If you want to do a transaction for some one not on your account, the item **MUST** be presented with your name first or that individual must be a joint account owner.

UPDATE TO SERVICES

On November first, our online account access system will be updated from HFS to "Virtual Branch".

We now offer the option of "[no mail](#)" statements. If you wish to sign up for this, please stop by either TMC location.

We offer both **VISA** and **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.* 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 on transactions of \$ 1.00 or less.

Our debit cards now carry new 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 *******

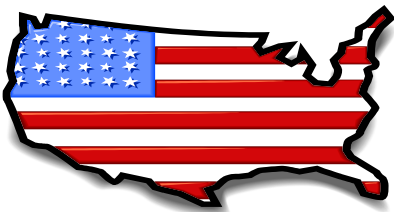
*some restrictions may apply.

Privacy Policy Notice

Bayou City FCU wants you to know about the information it collects about you, and about how this information might be used. We collect nonpublic information about you from some or all the following sources: information we receive from you on your applications or other forms, information about your transactions with us, our affiliates or others, and information we receive from a consumer-reporting agency. We may disclose all or part of the nonpublic information about you that we collect, to companies that perform marketing services on our behalf or to other financial institutions, or non-financial companies that provide service to us or with whom we have a joint marketing agreement. We may also disclose information about you to a consumer-reporting agency, and to a law enforcement agency as may be required by law or government regulation.

We restrict access to nonpublic information about you to those credit union employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Members may receive a copy of our complete "privacy notice disclosure" by contacting the credit union or visiting our web-site at: www.bcfcu.com.

MORE SHARED BRANCHES - NOW HIGHER LIMITS!



**YOU NOW HAVE ACCESS TO YOUR BAYOU CITY
ACCOUNT AT OVER 3,700 LOCATIONS
NATIONWIDE. WITH 220 LOCATIONS IN TEXAS,
OVER 50 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 HFS.**

HFS UPGRADE COMING NOVEMBER FIRST

If you are one of our many members who use the FREE online account access system, HFS, (Home Financial Services), you will notice a big change on November first. Our system will be updated to a live system. Members will be able to see their accounts and related transactions in real time. New features such as mobile banking, electronic alerts, authenticated links, and OFX connectivity, will be activated after the November 1st. conversion.

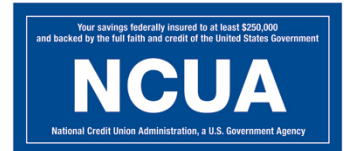
GET READY TO MAKE YOUR FINANCIAL LIFE MORE ACCESSIBLE!

MARK YOUR CALENDAR!

Our 2010 annual meeting has been scheduled for Thursday March 25, 2010 at 2:00 PM, tentatively scheduled for the Hermann Conference Center.




We now are offering a new type of CD, called our **Platinum CD**. Terms start at 36 months and rates are available up to **3.81 APY**. For more information, contact us or visit our web-site.



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)**. 

JONES SERVICE CENTER NOW AT FULL SERVICE

With the addition of our **night deposit** at our Jones Service Center on the ground floor of the Jones Pavilion, members now have a full service facility available inside the hospital. Members may buy stamps, get a Cashier's check, buy money orders, pick up a statement copy and even get a document notarized! Our ATM is available 24/7 at no charge to members, and only \$1.00 per transaction for non-members. **Service center employees will be glad to assist new members in setting up their BCFCU accounts and in making changes to existing member accounts.**

YOUTH CHECKING ACCOUNTS NOW AVAILABLE

We now offer checking accounts to young adults. Any member who is 16 or 17, can now open a checking account and have a debit card. So if you know of a young adult who needs to begin their financial life, bring them by. They can be your child, grandchild, or stepchild. One of our missions is to promote fiscal responsibility, and this is a great way to educate a young adult to have sound financial principles that will last them for the rest of their life.

FAQ:

Do I have to have direct deposit to get a loan?

NO. Direct deposit is only required for our "relationship loan" program. To qualify for any of our other loans, (personal, vehicle, credit card, etc.), direct deposit is **NOT REQUIRED**.

Do I need to speak to a Loan Officer to get an answer on a submitted loan application?

NO. Once your loan application has been processed, the Loan Officer puts a message on your account which every credit union employee has access to, and will be glad to let you know about the decision on your application. Applications done by phone or online, are processed faster than those done by paper.

BOARD of DIRECTORS

EMPLOYEES

Barbara (Bobbie) Wisecup, Chairman

Ronald Groth, President/CEO

Judy R. Harrelson, Treasurer Wayne Kehr, Vice Chairman

Nick, VP Member Service & Accounting Samantha, Sr. Service Rep.

Tracey Richardson, Director Robert Nygaard, Director

Nathan, VP Lending & Marketing Gertie, Sr. Service Rep.

Susan Krawtz, Director William Boras, Director

Ora, Loan Officer LaRessia, Sr. Service Rep.

Sylvia Skotak, Secretary Stephanie Kunioki

Ronald, Business Development Christina, Service Rep.

Nina, Service Rep.

Holiday Closing

Our office hours at Jones Service Center

October 12, 2009

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

Ground floor next to Jones elevators are:

November 11, 2009

Monday - Wednesday

Monday - Wednesday

November 26, 2009

8:30 - 5:00

8:30 - 4:00

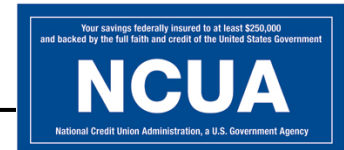
December 25, 2009

Thursday & Friday

Thursday & Friday

7:00 - 5:00

7:00 - 4:00



BOARD OF DIRECTORS

DECLARED DIVIDENDS FOR THE THIRD QUARTER 2009

LISTED BELOW ARE THE DIVIDENDS PAID AS OF: **09.30.2009**

Regular Shares (suffixes A, B, O)

Five Star Checking (suffix 9)

\$25 to \$1000	0.15%	5000 to 10,000	0.45%
1000 to 2500	0.25%	10,000 to 25,000	0.61%
2500 to 5000	0.35%	25,000 +	0.76%

Regular Share draft (suffix X)

0.20%

Holiday Club (suffix H)

.51% to 1.26%

CD Rates:* Reg. Super Jumbo Platinum

6 Months	1.31%	1.56%	1.82%	-
12 Months	1.46%	1.72%	1.97%	-
18 Months	1.82%	2.07%	2.33%	-
24 Months	2.23%	2.48%	2.74%	-
36 Months	2.84%	3.10%	3.35%	3.61%
48 Months	2.94%	3.20%	3.45%	3.71%
60 Months	3.05%	3.30%	3.55%	3.81%

Super Shares (suffix S)

1.01% to 2.02%

IRA (suffix I)

1.51% to 2.53%

Children's (suffix D)

.51% to 1.26%

Payroll CD (suffix P): 1.01% to 1.46%

(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, 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.**