

# SAVINGS RATES

Regular Shares, IRAs and Christmas Club: 1.25% (1.26% APY) – Rate paid during last quarter. Dividends declared at end of each quarter.

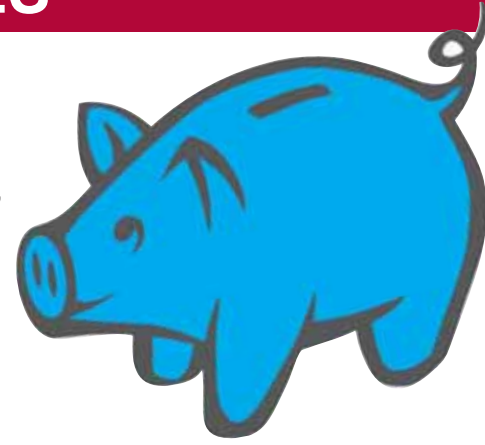
\*Must maintain minimum average daily balance of \$25.00 to earn dividends.

Checking Accounts: .75% (.75% APY) - No monthly service charge, no per check fee, direct deposit available, free debit card

\*Must maintain minimum average daily balance of \$100.00 to earn dividends.

## Term Share Certificates

(\$500 Minimum)	(\$10,000 Minimum)
6 months – 3.00% APY (2.96%)	6 months – 3.15% APY (3.11%)
12 months – 3.65% APY (3.59%)	12 months – 3.75% APY (3.69%)
18 months – 3.79% APY (3.73%)	18 months – 3.90% APY (3.83%)
24 months – 3.95% APY (3.88%)	24 months – 4.00% APY (3.93%)
36 months – 4.05% APY (3.98%)	36 months – 4.10% APY (4.03%)
48 months – 4.15% APY (4.07%)	48 months – 4.20% APY (4.12%)
60 months – 4.25% APY (4.17%)	60 months – 4.35% APY (4.26%)



APY = Annual Percentage Yield. Rates current as of October 1, 2005. Rates subject to change without notice.

## Hurricane Helping Hands

The recent tragic event of Hurricane Katrina has affected so many companies, vendors, employees, members of the credit union and communities. We are all doing our share of what needs to be done; volunteer work, extending our homes, donating goods, restoring power, evaluating city structure and plans and much more. We were able to donate money and supplies to the Salvation Army and have been able to offer assistance to the other credit union that serves Entergy employees, Riverland CU. Riverland CU has locations in New Orleans and in the surrounding areas. Breco FCU has been able to cash checks, make deposits and withdraw money for displaced Riverland CU members.

## Have you met HAL?

HAL is our Hurricane Assistance Loan which is a special loan for those affected by Hurricane Katrina. HAL is a low interest, no payment for 3 months loan. We have also introduced a no fee skip-a-payment program for members affected by the Hurricane for the months of September and October. Please call any of our branches for more information or visit our website, [www.brecofcu.com](http://www.brecofcu.com).

**Congratulations** to our last newsletter winner, Brandi Patterson who won \$50! Don't forget to enter this edition's drawing below.

## Win a \$50 deposit into your account!!!

Simply answer the questions below and send your completed entry to L-SHER-BCU or 1850 S. Sherwood Forest Blvd., Baton Rouge, LA 70816. The answers to all of the questions are found in this newsletter. The deadline to enter is November 23, 2005. A winner will be drawn from among all of the correct and completed entries.

- How do you sign up for E-Statements?  
\_\_\_\_\_
- Name 3 Holiday Helpers that Breco FCU offers.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- What is the Home and Family Finance Resource Center?  
\_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

# LOAN RATES

**New Auto & Motorcycle:** Up to 100% financing, .25% discount for 10% down, .50% discount for 20% down  
4.74% - 12.74% APR Terms from 24 - 72 months (72 month term available ONLY on loans over \$25,000)

**Used Auto & Motorcycle:** Up to 100% financing, .25% discount for 10% down, .50% discount for 20% down: (Loans up to NADA Retail Value)  
4.74% - 14.49% APR Terms from 24 - 60 months (60 month term available ONLY on loans over \$10,000)

**Signature:** Borrow up to \$15,000 for personal needs.  
7.75% - 18.00% APR  
Terms from 24 - 60 months

**Student Tuition:** Borrow up to \$15,000 for school tuition.  
6.75% - 13.75% APR Terms from 9 - 12 months

**Share & Share Certificate Secured:** Borrow against funds in your regular share account or share certificate  
Share Secured - 4.00% APR  
Share Certificate Secured - 2.0% APR above certificate rate

**Home Equity:** Borrow on the equity in your home. Up to 100% Loan to Value.  
6.25% - 15.25% APR – Terms from 5 – 15 years

**Home Equity Line of Credit:** Up to 100% Loan to Value. Credit card and check access to your line.  
6.25% APR – Adjustable rate

**1st Mortgages:** 15, 20 and 30 year fixed rates and adjustable rates available. Call 1-800-366-6041 to pre-qualify or go to [www.homeloancu.com](http://www.homeloancu.com)  
Call us for current rates

**Visa Platinum:** 9.9% - No annual fee, 25 day grace period .

**Visa Classic:** 12.9% - No annual fee, 25 day grace period

**Personal Computer:** Finance the purchase of a new PC, 90% financing  
8.50% - 16.25% APR Terms from 18 – 36 months, borrow up to \$5,000

**New Boats, 4 Wheelers, Jet Skis, Lawn Tractors:** Up to 100% financing, .25% discount for 10% down, .50% discount for 20% down  
6.25% - 13.75% APR Terms from 36 - 72 months

**Used Boats, 4 Wheelers, Jet Skis, Lawn Tractors:** Up to 75% financing  
8.25% - 15.75% APR Terms from 36 - 60 months

**New Motor Homes / Travel Trailers:** Up to 85% financing, 1.00% discount for 25% down  
6.75% - 15.75% APR Terms from 5 – 10 years

**Used Motor Homes / Travel Trailers:** Up to 80% financing  
9.25% - 18.00% APR Terms from 5 – 10 years

**Land Loans:** Purchase acreage or raw land  
6.75 – 14.25% APR Terms from 10 – 12 years, 80% LTV financing

APR = Annual Percentage Rate. Loans granted on approved credit. Rates, terms and loan limits determined by credit criteria. Rates are subject to change. Call for current rates.

**LIKE IT?  
Let Us  
Finance It  
For You**

# Kids



# Corner

Where do vampires keep their money? In the blood bank!

But it is more fun and safer to keep your money in a Breco FCU \$small Bucks Club Account. To join, you need to be age 12 or under, have a valid social security number and have a joint owner on the account (a parent or grandparent).

Each time a deposit is made at a branch location, you can pick a prize from the Toy Showcase! You will also receive special birthday mailings!

Parents can make deposits through payroll deduction or a cross-transfer online.

Earn interest on your savings and make it grow faster!

Call us at 1-800-361-1631 or go online at [www.brecofcu.com](http://www.brecofcu.com) for more information.

# Budgeting

## Tips:

Change your attitude – “Commit to managing your money instead of letting your money manage you.” Kathy McNally, National Foundation for Credit Counseling

Determine monthly expenses- “Review a recent bank statement to get an idea of your current monthly expenses and your monthly take home pay. Then track every dime you spend for the next 3 or 4 days to learn where your discretionary income goes.” Liz Pulliam Weston, How to Build Your First Budget.

Set up a budget- Compare your income and expenses. If expenses are greater than your income change your spending habits. If your income is greater, place the surplus into a savings account.