



MEMBER NEWSLETTER

JANUARY 2010

LOWER YOUR INTEREST RATE

Transfer your current auto loan to the Bayer Credit Union and we'll save you 2% off your current rate. We'll pay off your current loan and drop your rate by 2%, with a floor of 5.00% on new 2009's and 2010's and a floor of 6.00% on used models from 2003 to 2009. Simply bring in your current contract and complete a loan application with us. We'll finance your payoff for your remaining term. This offer is only good for loans *transferred* to us through February 26th.

ANNUAL MEETING

The Credit Union Annual Meeting will be held on Tuesday, March 30th in the Bayer Training Room. The meeting will begin at 3:30 with refreshments at 3:15. Elections will be held and door prizes will be awarded. *If you are interested in running for a board or committee position, please contact the credit union office.* All members are urged to attend.

ACCOUNT VERIFICATION

The Supervisory Committee is conducting their annual audit of members' accounts this quarter. If you have any questions concerning your account with the credit union, please contact the Supervisory Committee % Bettye Williams, 4953 Marsh, Kansas City, MO 64129.

Congratulations to Mike Matthaesus, winner of our E-Statement drawing.....

PAYMENT BY CHECK ALERT

We're changing the way we process checks that you the member give to us for deposits and loan payments. We are going to an automatic capture process which presents your checks to your bank or credit union for payment within 24 hours of receipt by us. In essence this means there will be virtually no float time on your checks. We are informing the membership of this change so you can better plan when sending us a check and avoid any unnecessary fees.

PLANNING AHEAD

It's never too early to think about the end of the year with the holiday season and the bills it will bring. Start a Christmas Club Account today. A little put back each payday makes for a much happier holiday, knowing you have extra cash to help with holiday expenses. Contact the credit union today to start your Christmas Club account.

Guard your Cards

Use these few tips to help keep your debit and credit cards secure. Never give out your card numbers over the phone unless you initiated the call. When using them at an ATM, make sure no one can see you enter your pin. Never leave ATM, credit card or gas station receipts behind. When using them to shop on the internet, be sure you're on a secure site. A little precaution can save you from major headaches.