



OCTOBER 2009

MEMBER NEWSLETTER

MEMBER APPRECIATION MONTH

We at the Credit Union want to say “**THANKS**” to you, our members, by offering a month full of specials.

During the month of October, we will be running loan specials on vehicle loans new to the credit union. We are lowering our rates by 1.5% on all collateral loans new to the credit union. Plus, the cost of our GAP insurance will be only \$199.00 when purchased in conjunction with any financed vehicle with the credit union.

When you open a new Debit or Credit card account, we'll give you a free leather card carrier just for the asking. For those who open a checking account, you'll receive a leather checkbook cover.

Haven't signed up for E-statements yet? Do that during October and we'll put your name in a drawing for a \$15.00 Visa gift card.

VISA GIFT CARDS

In a quandary for a gift? How about a Visa gift card. We now have Visa Gift cards for only \$3.00. They are available in any amount from \$10.00 to \$1000.00. We currently have 3 card designs to choose from, Birthday candles, a bow and Benjamins. We'll also have a Holiday theme card for Christmas gift giving. They are available in the credit union office for immediate purchase.

BILL PAY SITE UPDATE.

Our bill pay site is getting a face lift. The new site goes live October 20th. Go to our website and there's a demo for the new site. All your current bill pay info will transition to the new site.

“HOLIDAY REMINDERS”

Christmas Club accounts will once again be **deposited** directly into your savings account at this credit union this year on October 30th. If you would like your Christmas Club sent to you in a check, please let us know before October 23rd. Your 2010 Christmas Club Account will start automatically with your first November deduction.

We're repeating last year's popular holiday loan special. You can again borrow **\$2500 for 25 months at only 12.5%**. These loans will be available from November 2nd through January 15th.

The Credit Union will be closed in observance of the following holidays: Thursday, November 26th and Friday, November 27th for Thanksgiving, Thursday, December 24th and Friday, December 25th for Christmas and Friday, January 1st for New Year's. Also, the office will be closing at 2:00 pm on December 31st, New Year's Eve.

Have You Gotten.....

“The Letter” from your current credit card company ? You know , the one telling you you've been such a good customer that they're raising your interest rate to 17.9%, 24.9% or even 30.9% or they're going to lower your credit limit or charge you a fee to carry their card or close your account altogether? If so, then you need to check out our Visa credit card. Our rate is a set 12.9%, no “prime +” that can fluctuate on a monthly basis. Plus, we have no over limit fees, so if your interest charges happen to take you over limit, there's no penalty. And we don't make you pay a yearly fee to carry our card. So call the credit union today for an application to an easier style of credit, the Bayer Credit Union Visa Credit Card.