



Opportunity Knocking

For the Members of Beaumont Community Credit Union

Winter 2010

Go *Green* - Go *Paperless!*

Still receiving paper statements? Sign up for e-statements today – It's **FREE & EASY!**

- Reduce paper clutter, shredding and worry about lost or stolen statements;
- Sign-up and receive an automatic deposit of \$10;
- and See your statement sooner through your Internet Banking account!

Get started today by contacting a members service representative and providing them with your email address. You will receive an email with a link each month when your statement is ready.

(Don't know your Internet Banking log-in information? Call 409-899-1035 for assistance.)

Go Paperless Today!



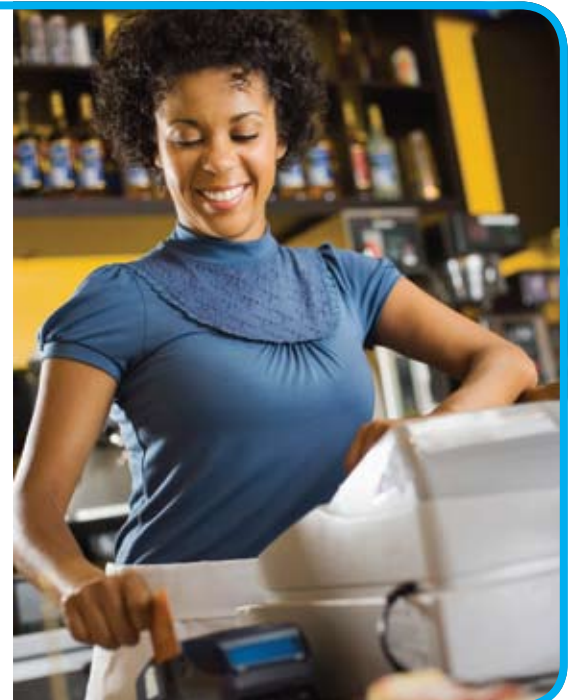
Swipe & Win!

The days of paying with cash and writing checks are quickly coming to an end. In this technology driven time, the faster and more convenient the payment method, the more it's used. And though cash and checks still have their place, the protection provided by VISA Debit Cards is hard to rival.

Still haven't caught on to the swiping trend? Here's a little incentive – Beginning January 1st, every time you use your BCCU Visa Debit card and choosing "CREDIT" instead of "DEBIT," you will be entered into a sweepstakes and one lucky swiper will line his pockets with an extra \$100.

But make sure to choose "CREDIT" rather than "DEBIT." By choosing CREDIT and signing, rather than entering your PIN, you have the Visa protection for your purchases just like a credit card with the convenience of using money directly from your checking account.5779

One winner per month will be chosen. The more you swipe, the greater your chances are to win! This sweepstakes is only available until March 31st so be sure to start swiping today!





2490 IH - 10 East
 Beaumont, Texas 77703
 409-899-1035
 409-899-9715 Fax
 www.bmtccu.com

Lobby Hours

Monday - Friday:
 8AM - 5PM

Drive Thru Hours

Monday - Friday:
 8AM - 6PM

2009

Holiday Closings

New Year's Day
 January 1, 2010

MLK Monday
 January 18, 2010



Annual Meeting

BCCU Board of Directors and Staff are holding the Annual Membership Meeting on Tuesday, March 9th 2010. It will be held at The Ridgewood Church of Christ Fellowship Hall located directly behind the credit union office.

Please make plans to be at this important meeting. We will reflect on a successful 2009, and will announce what is coming for 2010. We will be serving Bar-B-Que links and registering attendees for door prizes! It is a great time to socialize with your fellow members. Doors will open at 6:30pm. See you there!

Notices, Terms and Conditions:

Upon request, a Beaumont Community Credit Union member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance Sheet and Income Statement
- A summary of the most recent Annual Audit
- Written Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- Internal Revenue Service Form 990

Ten Rules for Successful Money Management



Always remember that the most important factor in using money wisely is not how much money you make...but how you use it! Here are ten rules that can help you achieve financial success.10661

- Arrange a family system for handling money
- Make a spending plan suited to your own income and needs
- Decide on your family's most important goals
- Plan ahead for the entire year
- Include all of your income and expenses
- Make the entire family aware of the plan
- Pay yourself first by trying to save 10% of your income
- Stick to your plan
- Review your plan once a month
- Hold family meetings to review the progress together

Need help getting started? As a member of BCCU, you can take advantage of the *Accel* program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org

LUCKY ACCOUNT NUMBER

Read your issue of this quarterly newsletter and you could be a lucky winner. If you find your account number in this issue, contact the credit union and you will receive a \$20.00 cash prize! Contact us by January 29, 2010 to claim your prize.

COME SEE US AT THE BUSINESS EXPO!

Beaumont Community Credit Union will be participating in the 2010 Southeast Texas Business Expo on Thursday, January 21, 2010. Make sure to stop by our booth at the Beaumont Civic Center and take part in our Mardi Gras celebration and giveaways!

Bounce Back from Holiday Debt!

BCCU wants to help you bounce back from the holidays with loans as low as

9.75% APR*

Get approved between January 1st and March 31st to be entered into a drawing for a \$100 VISA Gift Card!11866

Stop by or call to speak with a credit union representative and get approved today!

*APR is Annual Percentage Rate and is subject to change without notice. Normal credit criteria apply.

