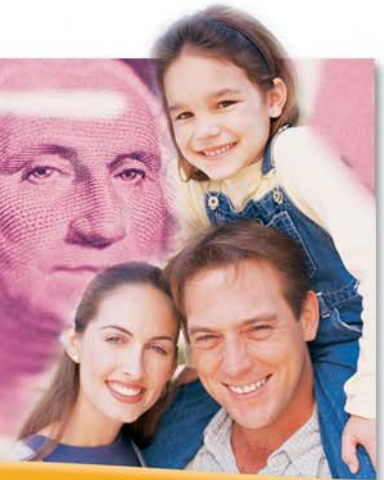


# Community Connection

BIRMINGHAM BLOOMFIELD CREDIT UNION



OCTOBER 2008

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency

### Your money is safe at Birmingham Bloomfield Credit Union.

Your BBCU accounts are federally insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA), and backed by the full faith and credit of the United States government.

- Share accounts are insured up to \$100,000
- Regular Joint accounts are insured up to \$200,000
- Individual Retirement Accounts (IRAs) are insured separately to \$250,000

BBCU maintains the highest standards of safety and soundness. Our Board of Directors implements strict policies to safeguard your money and our operations are monitored regularly by state and federal examiners. Having built a firm financial foundation by serving families in our community for more than 50 years, our Credit Union is well capitalized and positioned favorably for future growth.

If you have questions or concerns, please call us at (248) 647-5958. You can also visit [www.ncua.gov](http://www.ncua.gov) to learn more about how your money at BBCU is federally insured.

[www.bbcu.org](http://www.bbcu.org)

## Refer a Member WIN A LAPTOP!

**There's never been a better time to invite your family, friends and co-workers to join BBCU!**

From October 13 to December 15, 2008, for each **new** member you refer who joins BBCU, you'll be entered into a drawing to win a Hewlett Packard laptop computer.

To be eligible for the grand prize drawing, the new member\* you refer must open a BBCU savings account and at least one of the following services:

- Direct Deposit
- Certificate of Deposit (CD)
- Any BBCU loan
- VISA Credit Card
- Checking Account

So, don't delay. Start telling people about BBCU today. They'll enjoy the same great benefits of credit union membership that you do – and you could win a new laptop computer!

**For more information or to get member referral forms, please contact the credit union today.**

### It's All About YOU at BBCU!

\*Does not apply to existing BBCU members; member(s) being referred must be new member(s) of BBCU.



**2 GRAND PRIZES:  
15.4" HP Pavilion  
dv6910us Laptop  
Computers**

**(We're giving away two computers, one at each branch office!)**



For a **free demo** of BBCU's **home banking**, please visit our **Birmingham and Keego Harbor offices**. We'll be **happy to show you how convenient online banking is!**

# Introducing... Accel

BBCU members get free access to Accel Members Financial Management's financial counseling and education services

**Birmingham Bloomfield Credit Union is pleased to announce our newest member benefit – Accel Members Financial Management.**

As a valued BBCU member, we are committed to serving you. As a benefit of your membership, we are providing you with free access to Accel's money management and financial education services. Through comprehensive education and exceptional service, Accel has been helping people for more than 40 years.

Through our partnership with Accel, you will enjoy unlimited access to financial counselors for FREE! As a BBCU member you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession



**Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.**



**TO TALK TO A CERTIFIED ACCEL FINANCIAL COUNSELOR, PLEASE CALL TOLL-FREE:**

# 1-877-332-2235

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m..

*For more information about Accel, please click on the link on our home page at [www.bbcu.org](http://www.bbcu.org)*

## BBCU can help your business grow!

BBCU's **Business Services** are designed for the most important business of all – yours!

From online account access and investment services to money market accounts and checking with overdraft protection, our Business Services are designed to help your business grow:

- Commercial Lending
- Business Checking
- Savings/Investments
- Business "Partnerships"

...plus much, much more!

**For more information about BBCU's Business Services, please contact the Credit Union today!**



# Awesome Autumn Auto Loan

Get the same great rate on new or used 2006-2009 model year vehicles at BBCU!

Reward yourself this fall with a low-rate BBCU new or used vehicle loan. Our lending professionals are ready to help put you behind the wheel of the car of your dreams.

## APPLY TODAY!

**BIRMINGHAM (248) 647-5958 KEEGO HARBOR (248) 683-2920**



**60 MONTHS – RATES AS LOW AS**

# 4.99%

Annual  
Percentage  
Rate (APR)

72-MONTH LOANS AVAILABLE  
FOR AS LOW AS **5.99% APR**

## notes & news



### Help us Celebrate International Credit Week!

At Birmingham Bloomfield Credit Union, we take pride in our heritage and our connection to credit unions worldwide. During the week of October 13-17, we'll celebrate International Credit Union Week along with credit unions and their members around the world.

Credit unions provide a viable alternative to for-profit financial institutions for more than 170 million members in 97 countries.

This year's "My Credit Union: It Belongs to Me" theme illustrates how credit unions strive to provide the products and services members need to achieve their financial goals.

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**Join us! We'll have refreshments and prize giveaways at both offices throughout the week!**

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### 2009 Annual Meeting

BBCU's 2009 Annual Meeting is scheduled for March 25, 2009 at the Credit Union's Birmingham office.

Members interested in running for the Board of Directors should write to:

Nominating Committee  
Birmingham Bloomfield CU  
576 E. Lincoln  
Birmingham, MI 48009

## PLUS: You'll receive a \$100 Gas Card



when you close on your BBCU vehicle loan.\*

\*New money only at BBCU. Offer valid through October 13, 2008 to December 15, 2008

### Skip your BBCU loan payment this winter

**Think you'll need a little extra spending money this winter?** Then our Skip-A-Payment is for you!

Members in good standing may choose to skip their December and/or January BBCU loan payments.\*

Please watch your next two statement mailings for your Skip-A-Payment form.

\*Loans must be at least three months old. VISA, Mortgages, Home Equity Lines of Credit, Balloon Loans, and Personal Touch Lines of Credit are excluded from the Skip-A-Payment program.



## Holiday expenses? Use your BBCU VISA!

The holidays are fast approaching. No matter the occasion, the BBCU VISA is the perfect way to pay for all of your expenses this fall and winter! Apply today!

**BIRMINGHAM (248) 647-5958 KEEGO HARBOR (248) 683-2920**

**No Annual Fee  
11.9% APR Fixed Rate  
Accepted Worldwide**



<b>13-Month CD Special</b>	2.97% APR /	MINIMUM
	<b>3.00% APY*</b>	DEPOSIT: \$10,000

\*Rates subject to change without notice.

### 2008 Third Quarter Dividends

	APR*	APY
Regular Shares .....	0.50%	0.50%
IRA Savings		
\$0 - \$24,999.99 .....	1.85%	1.86%
\$25,000 & Up .....	2.00%	2.02%
Vacation & Christmas Clubs .....	0.50%	0.50%

\*Second quarter dividends subject to change without notice.

### Business, Regular & IRA Certificates

*Traditional & Roth IRA Certificates available.*

Minimum deposit: \$500

Term	APR*	APY
<b>2 Months</b>		
\$500 - \$9,999.99 .....	2.03%	2.05%
\$10,000 & Up .....	2.08%	2.10%
<b>6 Months</b>		
\$500 - \$9,999.99 .....	2.48%	2.50%
\$10,000 & Up .....	2.58%	2.60%
<b>1 Year</b>		
\$500 - \$9,999.99 .....	2.73%	2.75%
\$10,000 & Up .....	2.88%	2.90%
<b>2 Years</b> .....	3.22%	3.25%
<b>3 Years</b> .....	3.46%	3.50%
<b>4 Years</b>		
\$500 - \$9,999.99 .....	3.70%	3.75%
\$10,000 & Up .....	3.90%	3.95%

### Super Saver Accounts for Personal or Business

Balance	APR*	APY
<b>\$0 - \$2,500</b> .....	0.50%	0.50%
<b>\$2,500 - \$24,999.99</b> .....	1.35%	1.36%
<b>\$25,000 - \$99,999.99</b> .....	1.65%	1.66%
<b>\$100,000 - \$499,999.99</b> .....	1.85%	1.86%
<b>Over \$500,000</b> .....	2.00%	2.01%

\*Rates effective 9/16/08 and subject to change without notice.

Please call for current rates.

APR = Annual Percentage Rate APY = Annual Percentage Yield



Your Future Is Our Future!

## Birmingham Bloomfield Credit Union

### Birmingham Office

576 E. Lincoln • Birmingham, MI 48009  
(248) 647-5958 • Fax (248) 647-9239

### Office & Drive-Thru Teller Hours

Monday-Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.

**Drive-Thru ATM and Night Depository  
Available 24 hours**

### Keego Harbor Office

2038 Cass Lake Rd. • Keego Harbor, MI 48320  
(248) 683-2920 • Fax (248) 683-5118

[www.bbcu.org](http://www.bbcu.org)

*We strive to improve the financial lives of our members through education, trust, and innovative services*

### Credit Union Family Service Centers

For locations, visit our web site at [www.bbcu.org](http://www.bbcu.org)

### Service Center Hours

Mon.-Fri. 9 a.m. - 7 p.m. • Sat. 9 a.m. - 2 p.m.

## BBCU attorney offers free 30-minute legal consultations

Our attorney, Chuck Harroun, is available to BBCU members the second Friday of every month for free 30-minute consultations at the Birmingham office. A sign-up sheet is available.

## Other great BBCU benefits

- Discounted group auto insurance
- Discounted office supplies at Office Depot
- Affiliated professional services, including Certified Public Accountant (CPA), through our referral network
- Money orders and travelers cheques
- Notary Public

## Surcharge-Free ATMs

Look for the CO-OP Network logo for access to 25,000+ surcharge-free ATMs throughout the U.S. and Canada.



**To locate an ATM within 10 miles of your location, please visit [www.bbcu.org](http://www.bbcu.org) and click on the "Surcharge Free Locator."**

## Holiday Closings

Columbus Day, October 13  
Veterans Day, November 11  
Thanksgiving, November 27  
November 28 (open until 3 p.m.)  
Christmas Eve, December 24  
Christmas, December 25  
New Year's Eve, Dec. 31 (open until 3 p.m.)  
New Year's Day, January 1