

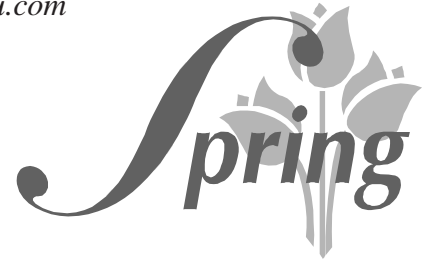
# Bell Financial



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[www.bellfinancialccu.com](http://www.bellfinancialccu.com)

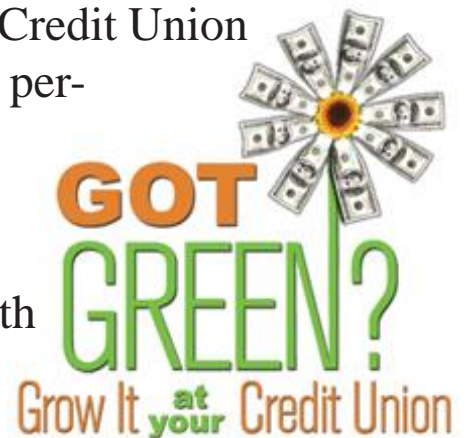
*Serving Kankakee,  
Will & Iroquois  
Counties*



## *Join the National Youth Savings Challenge*

The Credit Union is the place to be during National Credit Union Youth Week, April 20-26, 2008. Youth Week is the perfect time to make saving a habit.

If you're under 18, just deposit your savings during Youth Week, and you'll be part of the National Youth Saving Challenge. Ten young savers from credit unions nationwide will each win \$100.00



Visit BFCCU's web page to record your goals. Just click directly on the Youth Saving challenge information and you can record your goals & view the goals of others around the country. This page challenges youth to begin saving for their future and protecting the environment. It also gives youth access to all the activities & games through Googolplex.



***Attention Parents!!! During the week of our Savings Challenge we will give away free accounts to anyone under the age of 18.***

## ***Coming Soon!!!***

### **CUMONEY's Prepaid Debit Card**

Cards not directly linked to a savings or checking account. No checking account or credit card? No problem! Our PrePaid Debit Card is for you. You can make online purchases, shop at merchants and reload the card to take on vacation or give to your teenager leaving on vacation or going away to college.

*Visit us on the web at [www.bellfinancialccu.com](http://www.bellfinancialccu.com)*



Have you signed up for your Bell Financial Community Credit Union's FIXED Visa Credit Card yet?

*What are you waiting for!*

**8.99% FIXED Rate**

## Credit Union vs. Bank

*What makes a credit union different from a bank?*

**“People Helping People”**

Like Banks, Credit Union's accept deposits and make loans but unlike banks, Credit Unions are not in the business to make a profit. Banks exist to make money for their stockholders, not for their depositors. Credit Union's exist solely to serve their members/owners and benefits are returned in lower loan rates and higher deposit rates.

Credit Unions are known for providing better financial guidance and better financial education to their members than banks are to their customers. The employees of a credit union have their fellow members' interests at heart, and most credit union members love the personalized service they receive.



## Watch Out for Vishing--The New Scheme in Town



If you get a phone call and someone asks you to give or confirm credit card or personal information, hang up. Then call your credit union or the financial institution that issued the card by using the phone number on the back of the card or on your statement and report the attempt. If the call was legitimate, the provider will know it.

Help us “think green” by taking part in these daily activities during our National Youth Week Savings Challenge.

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
<i>Carpool, bike, way day. Help save gas and the environment!</i>	<i>Recycle day! Sort through newspapers &amp; take them to a nearby recycle center.</i>	<i>Lights out! Be sure to turn the lights off when you leave a room.</i>	<i>Splish, splash! Be sure to turn off the water when you are brushing your teeth to conserve water.</i>	<i>Eco-lunch day! Pack your lunch in a reusable bag instead of a paper bag and use a cloth napkin. Make it a zero-waste lunch!</i>

### **Lobby Office Hours**

Mon., Tue., Thurs.  
9:00am - 5:00pm  
Wed. - 9:00am - 12:00 noon  
Friday 8am - 5pm  
Sat. 8:00am - 12:00 noon

### **Drive-Thru Hours**

Mon., Tue., Wed., Thurs.  
9:00am - 5:00pm  
Friday 8am - 5:30pm  
Sat. 8:00am - 12:00 noon



### **Holiday Closings**

Memorial Day - **May 26**  
Independence Day - **July 4**

### **Important Numbers**

To report your **Debit Card lost/stolen** after office hours please call **1-800-523-4175**. Please call the office if it's lost during office hours.

To report your **Visa Credit Card lost/stolen** please call **1-800-322-VISA**.

For all your Visa Credit Card needs such as balance/available balance or recent transactions call **1-800-322-VISA**.

**For up-to-date rates anytime visit us online at [www.bellfinancialccu.com](http://www.bellfinancialccu.com)**