

# Bell Financial



Summer 2009

1130 Armour Rd.  
Bourbonnais, IL. 60914  
815-932-1215(office)  
815-932-6609(fax)

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

Serving Kankakee,  
Will & Iroquois  
Counties



## GO GREEN IN 2009!

*eStatements are a convenient, safe, and secure way to review your account transactions.*

Features include:

- Reduced risk of identity theft by no longer receiving paper statements in the mail
- Easy access through online banking
- More timely information
- Statements generally available on the 2nd day of the month

Simply log in to your online banking account and click on eStatements. Step by step instructions will guide you through the process.

## NOW OFFERING FIXED RATE HOME EQUITY LOANS!

We are now offering a new loan product to our members. We are offering a Fixed Rate Home Equity Loan with either a 5 or 10 year term. Rates are 5.50% for a 5 year term or 6.00% for a 10 year term. Rates will be adjusted based on the credit score.

\* A great low fixed rate.

\* No application or closing fees if borrowing over \$10,000.00.

\* 80% LTV minus first mortgage.

For more information contact the Credit Union at 815-932-1215.

## ANNOUNCING PREPAID DEBIT CARDS

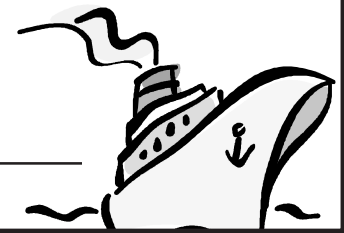
Bell Financial now offers prepaid debit card. Load it with the amount you want. Spend only the amount you have. Cards are not directly linked to a savings or checking account. No checking account required! You can reload your card, track purchases and view statements all online. Call us for more details!

## MEMBER SURVEY

Bell Financial is looking into organizing a group cruise and would like to see who would be interested. Please circle Yes or No and fill in your name and return by mail or drop it off at the office. If you prefer you could also email the credit union at [bfccu@yahoo.com](mailto:bfccu@yahoo.com)

YES      No

\_\_\_\_\_  
Name



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



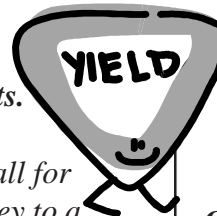
Have you signed up for your Bell Financial Community Credit Union's FIXED Visa Credit Card yet?

*What are you waiting for!*

**8.99% FIXED Rate**

Identity theft and fraud is on the rise and currently the fastest growing crime in th U.S. Take the necessary steps to prevent this from happening to you. The following are some important things to consider and remember:

- \*Promptly examine and reconcile all your monthly statements.*
- \*Check credit bureau reports at least once a year.*
- \*If an offer sounds too good to be true, it usually is. Do not fall for scams regarding lottery winnings or request that you send money to a third party.*
- \*Beware of phishing scams. These emails or websites may look very legitimate and from well known companies. They ask members via their personal email addresses to verify personal information, such as checking account, debit or credit card information. Remember, your credit union, bank, or broker already has your personal information and would not need to verify your identity!*
- \*You must maintain the security of your access codes and pin numbers. Never share this information with anyone. Notify Bell Financial at once if you believe your information has been compromised.*



***Holiday Closings***

- Monday**  
September 7th - Labor Day
- Monday**  
October 12th - Columbus Day
- Wednesday**  
November 11th - Veterans Day
- Thursday**  
November 26th - Thanksgiving
- Thursday**  
December 24th - Christmas Eve
- Friday**  
December 25th - Christmas
- Thursday**  
December 31st -New's Eve
- Friday**  
January 1st - New Years Day 2010

***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)*

***1% Off Your Current Car Loan***

*Bell Financial would like to offer 1% off your current car loan with another financial institution. Now that times are tougher than ever, every dollar counts. Here's how it works:* Tell us how much interest you are paying on your car loan from another financial institution. If the rate is 5.5% APR or higher, we'll refinance your loan at a rate one percent lower. Let's say you're currently paying 6.00% APR. We'll bring your rate down to 5.00%.

Existing credit union loans does not qualify for offer. Rate cannot go below 4.5 percent and remaining term is not to exceed 66 months. Financing is based on applicant's credit qualifications

| <b><i>Lobby Office Hours</i></b>      | <b><i>Drive-Thru Hours</i></b>              |
|---------------------------------------|---|
| Mon., Tue., Thurs.<br>9:00am - 5:00pm | Mon., Tue., Wed., Thurs.<br>9:00am - 5:00pm |
| Wed.- 9:00am - 12:00 noon             | Friday 8am - 5:30pm                         |
| Friday 8am - 5pm                      | Sat. 8:00am - 12:00 noon                    |
| Sat. 8:00am - 12:00 noon              |   |