



member CONNECTIONS

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BCU Investment Advisors

800-388-7000

www.BCU.org

It's a Great Time to Purchase a New Car

With new low auto rates and terms up to 84 months available from your Credit Union, now is a great time to put a new car in your driveway. Loan approvals are quick and easy, and quite often your loan check can be available the following day.

If you'd like to get pre-approved before you start shopping, just give us a call. Or if you prefer to apply online, just click on the "apply for a credit card or loan" link and you're on your way. Our online Auto Research Center can even help you locate a specific vehicle in your area, and provide you with a price quote.

If you're a homeowner, you may be able to get a break on your taxes with our AutoEquity loan.* It lets you take advantage of our low auto rates and deduct the interest payments come tax time. Be sure to ask your Credit Union representative about this money-saving option.

Contact us today – we have knowledgeable, friendly staff standing by to answer your questions and help you with all of your loan needs.

*Some fees may apply. Not available in all states. Consult a tax advisor for deductibility.



Travel Smart with Your Money

Questions about protecting your money are top of mind when it comes to planning a trip. At your Credit Union, we can help you get a handle on the best ways to pay so you'll feel confident wherever your travels take you. For flexibility and safety, pack multiple forms of payment along with a list of account information and contact numbers in case you need it.

Cash isn't going out of style. It's a great travel companion as long as the amount is reasonable and you keep it in a safe place. Where should you go for the best foreign currency exchange? Skip the airport or hotel exchange window and find a financial institution for the best exchange rates. Before heading overseas, ask about changing foreign currency in advance.

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Mike Valentine
President/CEO



President's Message

Dear Members,

In light of all of the recent talk about the slowing economy, there is some good news, especially for our members. For example, the current housing market has revealed new opportunities to save. Interest rates have come down, and now is a great time to take advantage of the current market conditions – whether you're purchasing a home or looking to refinance.

When you start shopping for a home, it's important to know just how much house you can afford and what home loan options are available to meet your specific needs. So, if you're looking to buy a home or considering refinancing your current loan, your Credit Union is here to answer any questions you may have. It's an ideal time for you to learn more about home financing by talking with one of our home loan specialists. We provide one of the best values in the market because we always keep our members' best interests in mind.

Now that spring is in the air, this is also a great time to save on an auto loan. Your Credit Union offers competitive rates on new and used auto loans. Did you know that you may be able to save money by refinancing your existing loan? Or, that homeowners may be able to deduct auto loan interest from their taxes? We have several loan options available and would love to help you with your auto financing needs.

Evaluating or adjusting your savings plan during an economic slowdown can be beneficial in many ways. It is a good idea to be well-diversified with a mix of investments, including cash as a safety net, no matter how the market is performing. If you're looking for solid and steady returns, your Credit Union offers a number of options that are secure and backed by the NCUA. Our certificate and money market rates are highly competitive and can provide you peace of mind knowing that your funds will grow.

Whether you're just starting to save or are well on your way, your Credit Union is a great place to save and grow your money securely. So the good news about experiencing a slowing economy is that it can force us to reprioritize financially to become more disciplined savers.

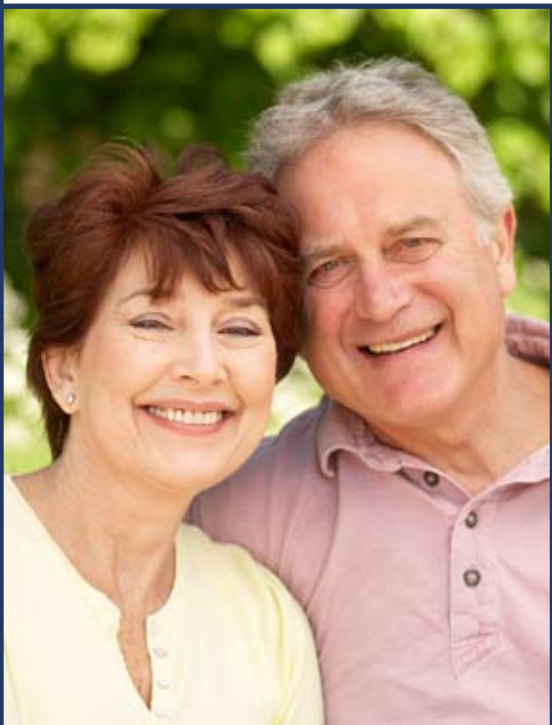
Remember that we're here as your financial partner, and I encourage you to take advantage of all the resources we make available. No matter how the economy shapes up over the next few years, your Credit Union is dedicated to helping you achieve all of your financial goals.

Kind Regards,

Mike Valentine
President/CEO

Investment products:
Not federally insured.
Not a deposit of this institution.
May lose value.

Your Credit Union is a great place to *save and grow* your money securely.



You Could Be Paying Less for Your Home Loan

Find out for sure with a complimentary home loan check-up from your Credit Union!

- Do you have a fixed-rate loan and wonder if you have the best available rate?
- Do you have an adjustable-rate mortgage that's adjusting soon, or has your rate started to increase?
- Have you considered debt consolidation by refinancing your first mortgage to pay off a home equity loan or credit card balance?

A quick call to your Credit Union may help you save money. Whatever your situation, we will review your current loan with you and discuss possible options that may save you money over the life of your loan.

Our experienced home loan professionals are a great resource for information on all types of loans. Whether you're thinking about refinancing or shopping for a new home, we can help you choose the right loan for your needs.

Give us a call today – we're here to help you finance the home you love!

Your Credit Union Takes a Stand Against Fraud

Your Credit Union doesn't take fraud and identity theft lying down. We are committed to standing against fraud and protecting your safety and well-being. There are a variety of weapons in the fight against fraud and here are just some of the ways we're protecting you:

- **Offering multifactor authentication.** When you use our Web site to do your online banking, pay bills or manage your accounts, you are safe, thanks to our multifactor authentication. We require means of identification in addition to your user ID and password. These multiple forms of identification help us to ensure that no one but you has access to your financial information.
- **Keeping your information safe from phishing.** Phishing is when you receive a bogus e-mail or telephone call that looks or sounds like it is from a reputable source, but is actually a scammer trying to get your information. We will NEVER ask for your account information in an e-mail or an unsolicited telephone call.

- **Staying up-to-date on the latest trends in fraud.**

Fraudsters are always coming up with new ways to steal your information. We help keep you safe by staying up on the latest scams and warning you about them. Visit our Web site to find out more about what scams to watch out for.

- **Complying with federal laws.** We are required by the USA Patriot Act to verify the identity of our members. This includes name, mailing and residence address, tax ID number, date of birth and a copy of a government issued photo ID.
- **Visa® Debit Card controls.**

There is a \$500 daily ATM limit and a \$1,000 Visa Debit Card signature limit in order to help reduce possible theft. We also identify unusual card activity and will call to confirm these transactions.



Identity theft and fraud are serious matters and your Credit Union is *dedicated to protecting you.*



Travel Smart with Your Money...continued from pg 1

Travelers checks and prepaid gift cards are easily replaceable if lost or stolen. Travelers checks are still widely accepted in the U.S. and abroad and can be cashed for U.S. dollars or foreign currency.

Credit cards provide a safe way to pay when traveling. Keep in mind that additional fees on foreign transactions (typically about 2% to 3% of the purchase price) may apply. Consider packing two credit cards – one that you use and the other to keep in a separate place in case of emergency.

Debit and ATM cards are also accepted around the globe but may incur

out-of-network or foreign conversion fees (usually the same or less than credit cards).

Always notify the Credit Union when you'll be traveling abroad with your Credit Union Credit or Debit Card. Changes in your spending pattern, especially transactions made overseas, may trigger a security alert with our fraud detection system, which is in place for your safety. A quick call to your Credit Union will ensure uninterrupted service during your trip.

Enjoy your travels, and remember that we're always here to assist you.

Build an Emergency Fund Before You Have an Emergency

Could You Weather a Financial Emergency?

Financial emergencies come in all shapes and sizes, from a natural disaster destroying a home to sudden unemployment to unexpected illness or injury. You usually can't predict when or where a crisis may strike, but you can and should prepare. As a matter of fact, one trait that most financial emergencies share is that those who are adequately prepared have a much better chance of surviving with no long-term ill effects on their finances.

Financial experts recommend that you build an emergency fund of three to six months' worth of living expenses and keep it in an easily accessible, liquid account. But fewer than four out of 10 American adults have such a cushion, according to a nationwide poll.* Older survey participants were more apt to have money on hand. More than half of people age 65 or older could get through a three-month emergency, while less than a quarter of those between the ages of 18 to 24 could.

Preparing for the Unexpected

For most people, no matter what age, there's room for improvement on the financial cushion. Consider these tips.

- **Get started.** Choose an account, such as a savings or money market account, and make an initial deposit.
- **Add to it regularly.** Make frequent, affordable deposits. The key is to make regular deposits, not huge ones. Keep in mind, every little bit adds up over time, and savings in an interest-bearing account will grow even faster. Direct deposit or an automatic transfer from a basic checking account puts your savings on auto pilot.



- **Maximize earnings.** Start with a money market or savings account, then transfer the money into a higher rate certificate to boost your earnings.
- **Keep it growing.** Resist the temptation to dip into your emergency fund for anything other than a true emergency.

Turn to the Experts

Visit your local service center or call Member Relations to open an account, set up direct deposit or arrange for automatic transfers.

* Source: Bankrate.com, 2006.



BCU Investment Advisors are Here to Help You

What Is BCU Investment Advisors?

BCU Investment Advisors is offered by your Credit Union to provide retirement and investment services for members. Whether you have just started a savings plan or you have an established investment and retirement plan, we are here to help you reach your financial goals.

How Can Investment Advisors Help Me?

An investment advisor can evaluate your current financial situation and help you develop an investment plan to achieve your financial goals. So whether you're just starting to think about retirement or you're planning to retire within the next few years, Investment Advisors can help you. Take advantage of this valuable service today by calling us at **800-388-7000, ext. 8700**. We look forward to helping you build a financial roadmap for your future.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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