



# member CONNECTIONS

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**800-388-7000**

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

## Are You Planning for Your Future?



*Our online SimpliFi Planning Service gives you the right tools to help you get started.*

Now you can take the first steps toward creating a financial plan by using our online SimpliFi Planning Service to identify your financial goals and develop a

plan to reach them. Planning can be a challenge, and your Credit Union has worked hard to make this service as easy to use as possible.

There are no fancy financial terms and no long forms to fill out. The quick and easy-to-use online planning tool will guide you through the simple steps to build your plan. And your Credit Union is here to meet your life-long financial needs by providing the products and services that will help ensure your success.

To access the online planning tool, just log into Online Banking and click on the SimpliFi link provided. Once you're there, it will take just a short time to complete this important step toward your financial future.

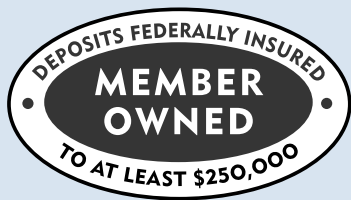
## Top Five Reasons Why You Should Have a Financial Plan

- 1.** Developing a financial plan increases your chances of achieving your goals by 250%.
- 2.** Life is unpredictable and having a plan helps you to adapt with your lifestyle needs.
- 3.** Having a plan in place provides peace of mind.
- 4.** Following a plan ensures a more secure financial future.
- 5.** Not having a plan can be very costly to you and your family.

## File the Easy Way with TurboTax<sup>®</sup> Online

Your Credit Union has teamed up with TurboTax Online to provide you an easy way to file your own taxes with confidence. No special software is required. You're guided step-by-step through tax forms as you answer easy questions, and all the calculations are done automatically.

TurboTax helps you find all the deductions you deserve, so you don't pay more than you need to. Just visit our Web site to get started.



# BCU

Mike Valentine  
President/CEO



## President's Message

Dear Valued Member,

The U.S. economy has changed a lot over the past year, which has had an impact on people as well as many industries. With change also comes opportunity for individuals as well as businesses. Many people have taken the opportunity to re-evaluate their personal finances, and how and where they choose to conduct them.

Credit Unions as an industry, have been receiving much more attention from the media and consumers, and are now more than ever a smarter choice. Credit Unions are unique in that the members are owners of their Credit Unions. As not-for-profit financial cooperatives, Credit Unions solely exist to serve the best interests of their members – because they are the owners. To help remind our members of this benefit, we have developed a new “member owned” seal. We will be incorporating the seal on brochures, the Web site, on the front page of this newsletter, and other materials.

The changes to the economy have also influenced the competitive landscape for many types of businesses, and this has forced them to re-evaluate how they do business. In order to be successful and

compete effectively, companies are looking for ways to become more efficient while providing even more value to consumers. And your Credit Union is no exception.

In order to make our members' remote banking experience even better, we've started the New Year with the introduction of both new and updated online features.

The first introduction was Mobile Banking, a new alternative way for our members to manage their finances without a computer. Mobile Banking is a wireless, Internet-based service that allows you to do your banking safely and conveniently. With Mobile Banking, you can use your same login for Online Banking to view your account balances, transfer funds, make loan or credit card payments, locate the nearest surcharge-free ATM, service center or shared branching location, and contact your Credit Union. We're excited to provide this service to our members. It's easy, fast, and convenient – use your MS Mobile device, Blackberry or iPhone and visit <http://m.bcu.org/> and check it out.

But best of all, we've given our Web site a whole new look with the purpose of giving our members more of what we all

need – time! The new site is now easier to use with streamlined navigation that takes you to information quicker. A cleaner design with more noticeable links also allows you to research the products and complete the transactions you need with ease. It's all designed for less searching and more using!

There is a new feature that comes with the site – the capability to reset your password on your own instead of having to call Member Relations. Speaking of Online Banking, it's another great part of the new site. The redesign is much easier to navigate, and you'll be able to conduct all the transactions you did before.

So, if you haven't visited our Web site lately, we invite you come see the new look and take it for a test drive. You may even come across some tools and benefits you never knew we offered before.

## New Insurance Savings in the New Year

You trust your Credit Union to provide you and your family with quality products and services to meet your financial needs. Now we've joined with a dedicated team of insurance professionals to bring you the MEMBERS® Auto and Homeowners Insurance Program. Many members will be able to greatly reduce their auto and homeowners insurance costs through this new program!

- MEMBERS® Auto and Homeowners is the property and casualty coverage solution preferred by most credit unions and their members.
- Convenient e-service allows you to pay your bill or make changes to your policy, even report a claim.
- Receive fast, easy access to claims service 24 hours a day.
- Obtain a free no-obligation quote or locate an agent at your local Liberty Mutual sales office.

For more information, contact the Credit Union.



Reduce your insurance costs  
through our new program!

## Take Advantage of the **BALANCE**<sup>SM</sup> Financial Fitness Program



Your Credit Union is dedicated to helping you manage your finances and reach your financial goals. Which is why we'd like to remind you about a valuable benefit of membership: the BALANCE Financial Fitness Program.

Each person's financial choices and decisions are as unique as the circumstances that surround them ... living paycheck to paycheck ... never being able to pay more than the minimum on credit cards ... feeling trapped in a cycle of high interest rates and fees ... wanting to buy a home or establish a savings plan.

BALANCE counselors can answer many financial questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

As a member of the Credit Union, you have access to the BALANCE Financial Fitness Program free of charge. Simply call **888-456-2227** for confidential guidance through your financial challenges. Counselors are available Monday through Thursday from 5 a.m. to 8 p.m.; Friday from 5 a.m. to 5 p.m.; and Saturday from 8 a.m. to 5 p.m. (PST). You can also visit [www.balancepro.net](http://www.balancepro.net) for more information.

### *Build a Rainy Day Fund*

## 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 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 recovering with no long-term ill effects.

Financial experts recommend that you build an emergency fund of three to six months' or more 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 age 18 to 24 could.

### Preparing for the Unexpected

For most people, no matter what age, there's room for improving a financial cushion. Consider these tips.

- **Get started.** Choose an account, such as a savings, money market or emergency fund account, and make an initial deposit.
- **Add to it regularly.** Make frequent, affordable deposits. The key is to make regular deposits, not huge ones. Direct deposit or



an automatic transfer from a checking account puts your savings on auto pilot.

- **Maximize earnings.** If you can't afford the initial minimum deposit of a money market account, start with a savings account, then transfer the money to boost your earnings when you've saved the money market account's minimum.
- **Keep it growing.** Resist the temptation to dip into your emergency fund for anything other than a true emergency. A three-day sale on that sound system you've been eyeing doesn't count.

### Turn to the Experts

See a Member Service Representative at your Credit Union to open an account, set up direct deposit or arrange for automatic transfers.

\* Source: *Bankrate.com*, 2006.



“This example echoes the founding philosophy of Credit Unions, which is people helping people.”  
 – Mike Valentine, President/CEO

## BCU Financial Advisors Trade Calculators for Tool Belts



*Judy Evers*  
 Senior Wealth Advisor

Judy Evers, a Senior Wealth Advisor for BCU Investment Advisors, and several other team members recently had an opportunity to work with Habitat for Humanity. Eager to make a difference, they contacted Habitat for Humanity to learn how their group might help others in these tough economic times.

At their own expense, the team traveled a few days ahead of a scheduled conference in Florida to help build a new home for a local family. Upon arrival in early November, they joined other Habitat for Humanity volunteers to help with construction.

“We wanted to make this an extension of what we do every day – helping families reach their goals,” said Evers. “It was more than a house we were building. It was their future.”

Evers is part of a team of eight financial advisors with the BCU Investment Advisors Program. BCU

Investment Advisors serves over 2,500 families, and they approach each client relationship with personalization and a professional style based on truly listening to needs and long-term goals.

“As a Credit Union we choose partners to service our members who share our same goals and vision. We are proud as an organization to not only have such a competent team of financial advisors serving and guiding the financial goals of our members, but also that their personal efforts outside of their careers show immense character,” said Michael Valentine, President and CEO of BCU. “This example echoes the founding philosophy of Credit Unions, which is people helping people.”

**Have questions about investing?  
 Contact Judy Evers at 800-388-7000,  
 ext. 8730.**

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. FR1-831-24E7

