

member CONNECTIONS



We're Here When You Need Us – Day or Night

When you join your Credit Union, the benefits of membership don't stop at the branch door, and are not even restricted to your place of work or where you live – they follow you wherever you are. Whether it's the convenience of over 70,000 surcharge-free network ATMs or more than 6,000 shared branches nationwide, accessing your accounts is easy. You can also manage your accounts online, with your mobile device, by utilizing our automated telephone teller service or speaking with one of our friendly Member Relations Specialists. You have countless ways to access your money and maintain control over your accounts – day or night. So while you may be nowhere near a branch, you are never far from your Credit Union.

INTRODUCING THE NEW VISA® PLATINUM WITH CASH BACK

Our new Visa® Platinum with Cash Back card offers 2% cash back at restaurants, grocery stores and automated fuel dispensers, and 1% cash back on all other purchases.*

You'll also earn the full cash back amount immediately, with no minimum required purchase amount to reach before your full rebate applies! Your cash rebate will be automatically credited to your Credit Union savings account on a quarterly basis. So you can use your rebate in any way you choose.

Key Benefits:

- 2% cash rebate on purchases at restaurants, grocery stores and automated fuel dispensers.*
- 1% cash rebate on all other purchases.*
- No annual fee.
- No balance transfer fees.
- A free Annual Summary when you make 120 transactions in a year.
- 24/7 customer service.
- Visa's Zero Liability Policy – in the event your card is lost or stolen, you are not responsible for unauthorized charges made on the card.

Apply online now and you'll be earning your cash rebate soon!

* Rebates are automatically earned by making eligible purchases with your Credit Union Visa Cash Back card. Each eligible purchase made by the cardholder or authorized user(s) shall qualify for the cardholder cash back rebate as follows: you will earn a 1% base rebate for each \$1 of net purchases, defined as purchases minus purchase returns and allowances and purchase discounts plus transactions. You will also earn an additional 1% bonus rebate for each \$1 of net purchases, up to a maximum of \$2,000 per month on eligible net gas, grocery and restaurant purchases made at retail establishments that classify their merchant location for Visa in one of the following bonus categories: automated fuel dispensers, grocery stores/supermarkets and quick service payment/fast food restaurant/restaurant. Non-automated fuel purchases at gas station locations in the bonus category shall be treated as a regular purchase and will only earn the 1% base rebate.



APPLY ONLINE AND YOU'LL BE
ON YOUR WAY TO EARNING
YOUR CASH REBATE.





Mike Valentine
President/CEO

PRESIDENT'S MESSAGE

One of the most significant things we can do as a Credit Union is to fully understand our members' needs. And most importantly, make enhancements to our products, services and processes that better meet the expectations of our members – based on their feedback.

In fact, your feedback as a Credit Union member is so important that we have created several ways for your voice to be heard. After all, as a member, you are part owner of the Credit Union and your individual opinions matter to us. We exist to serve you and your financial services needs. So without the collective feedback from our members, the financial services we provide would become less relevant. We regularly ask for feedback through a member loyalty survey in which members have the opportunity to rate our products and services. We also ask members what changes or improvements could be made to make their experiences even better with the Credit Union.

Based on the feedback we receive, we evaluate our business and make valuable changes. Some of the changes we have already made include: a complete redesign of our Web site

with more streamlined navigation, the introduction of mobile banking, we added a special News and Events section to the Web site with updated and requested economic and Credit Union information, and we increased the number of savings and checking accounts to better meet the needs of our members – just to name a few. These important steps were taken to ensure that we are exceeding your expectations and your experience is the best it can be as a member.

So if you receive a member loyalty survey from us by mail or e-mail, or we contact you over the phone, please take some time to respond, because your feedback and suggestions are invaluable. We welcome your comments and suggestions in writing or over the phone anytime, so please feel free to contact us. We look forward to hearing from you.

Mike Valentine
President/CEO

STANDING OUT IN THE CROWD: FROM JOB SEARCH TO ACCEPTING AN OFFER

This summer, the unemployment rate in the U.S. rose to 9.5 percent* – the highest it's been since the early 1980s. This year, human resource departments in most companies are being flooded with between 100 to 275 resumes for each job posted.

With so few jobs and so many job seekers, getting an interview is daunting at best. In September, the Credit Union hosted a seminar designed to help unemployed members put their best foot forward during this tough job market. Some members may not have had the opportunity to attend the seminar, so we wanted to provide some of the highlights that may be beneficial to you if you're looking for a job.

Focus Your Search

You probably already know that the current job market is extremely competitive. A good strategy is to hone your search on positions for which you have solid experience, rather than

applying for any job you see. The days of sending out a stock resume are gone. You'll need to tailor your cover letter and resume to fit each job you apply for so you have a better chance of landing the interview. Think of your cover letter as the equivalent of a handshake upon meeting for the first time. Make it a firm but concise declaration that will make an employer want to learn more. Your resume tells employers who you are and what you have accomplished. Make sure it:

- Focuses on achievements and accomplishments.
- Outlines your skills and how they will be of value to the employer.
- Is concise, easy to read and free of typos.
- Employs action verbs to describe your experience and skills.

Plan for an Interview

When the time comes for an interview, will you be ready? You should prepare by:

- Thoroughly researching the company before going to the interview.
- Knowing the top 10 questions interviewers tend to ask and prepare responses in advance



that reflect how you fit what the company is looking for:

- Keeping your answers as concise and conversational as possible.
- Asking thoughtful questions that display your interest in the company.
- Conducting yourself in a professional manner.

Finally, be open to accepting a lesser position to get your foot in the door – especially in this challenging economy and job market. For more information on this seminar or to sign up for future events, visit our Web site.

* Bureau of Labor Statistics, United States Department of Labor; www.bls.gov.

DON'T GET TRAPPED IN A MORTGAGE RESCUE SCAM

At a time when many homeowners need a hand up, a growing number of fraudulent foreclosure "rescue" companies are kicking them when they are down.

Authorities are cracking down on these unscrupulous companies, but you can also protect yourself by learning how these scams work and where to find legitimate help.

How Foreclosure Rescue Scams Work

If you're falling behind on your mortgage, you're not alone. One in every 159 U.S. housing units received a foreclosure filing during the first quarter of 2009 – an increase of nearly 24% since the first quarter of 2008.*

Scamming companies set their snares with phony promises such as:

- "We can save your home. Free consultation."
- "We guarantee to stop your foreclosure."

But once homeowners are lured in, they are trapped into an even worse financial position. Beware of these fraudulent foreclosure practices:

- **Phantom help** – Homeowners are charged large fees up front for phone calls and paperwork, or services that go unfulfilled.
- **Bailout** – Homeowners are led to believe they can "save" their home by temporarily surrendering their title and can buy it back later.
- **Bait and switch** – Homeowners sign a new mortgage without knowing they are giving up ownership yet are still responsible for repayment obligations.

Some "rescue specialists" may even offer to file bankruptcy for you as part of their scam. But bankruptcy does not automatically stop foreclosure, and it stays on your credit report for 10 years.

Legitimate Help Is Available

The Credit Union may be able to help you refinance your mortgage and get back on track with your payments. Plus our low-interest credit cards and direct deposit can help you budget and routinely save money.

You may also qualify for government-supported programs that may reduce your monthly payment. A mortgage specialist can help you find out if you're eligible.

Don't fall into a mortgage rescue scam trap. Contact the Credit Union for a helping hand you can trust.

* Source: RealtyTrac, April 16, 2009.



National Foreclosure Prevention Resources*

- Homeownership Preservation Foundation, www.995hope.org
- Housing and Urban Development counseling services, www.hud.gov or **800-569-4287**
- Making Home Affordable, www.MakingHomeAffordable.gov



* Web sites provided for information only. No endorsement is implied.

BUDGET AND DEBT COUNSELING: YOUR ROADMAP TO FINANCIAL SUCCESS

Your Credit Union recognizes that money management skills are learned, not something we're born with.

That's why, as a benefit of membership, you have access to BALANCESM Financial Fitness Program. BALANCE offers personal finance counseling by credentialed experts for a price anyone can afford – FREE!

The first step toward financial security is analyzing cash flow with a budget and debt counseling session. All the essential elements are covered, including goals, assets, income and debt. The focus of the appointment is up to you – you may choose to concentrate on developing a spending plan that you can truly follow or explore debt reduction options. Each session is conducted over the telephone, and takes about an hour. So you can monitor progress and stay on track, a copy of your new budget and a detailed action plan will be sent to you.

If debt elimination is your main goal, you may choose a Debt Management Plan to quickly and efficiently repay your financial obligations. BALANCE negotiates with creditors to reduce interest and fees. You make one monthly payment. As a member of your Credit Union, the program's monthly administration fee of \$20 is waived.

Budget and debt counseling is your opportunity to better understand your individual spending decisions and make a plan that is driven by your goals, not habits. Professional guidance is key – help make your financial dreams a reality.



To use the services, simply call the BALANCE toll-free number: **888-456-2227**. Counselors are available Monday through Thursday, 7:00 a.m. to 10:00 p.m. (Central Time), Friday, 7:00 a.m. to 7:00 p.m. and Saturday, 10:00 a.m. to 7:00 p.m. Or visit www.balancepro.net for more information.

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Bryan Farrissey
BCU Investment
Advisor Representative

HOPE IS NOT AN INVESTMENT STRATEGY

Wild stock market fluctuations, daily stories concerning the economy and apprehension about the future have left many members concerned about their retirement and investment portfolios. Some people may have elected to sit back and hope for the best or implement the "stay the course" routine. These are not sound investment strategies.

It's time to take control of your retirement and investment portfolios.

Given the serious nature of the times at hand we want to make sure you know the BCU Investment Advisors team can be a valuable resource to help you review your

investments and make sure you are on track to meet your goals and objectives

If you would be interested in scheduling time to meet with me to discuss your investment questions, I can be reached at **800-388-7000**, extension **8706**.

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