

Belle River

COMMUNITY CREDIT UNION

Mark Your Calendars: Friday, August 6, 2010



Please join us for our 3rd annual membership appreciation day. BRCCU and our Mortgage Center will once again be serving hot dogs, chips and beverages from 11:00 a.m. until 4:00 p.m. to show our appreciation for having great members like you.

**Be sure to save the date and come join us!
Because you're dog-gone good members!!!**



Smoking HOT Loan Rates

Summer is just around the corner and with rates like these, you're not going to want to pass them up.

Vehicle Loans:

New.....As low as **3.80% APR***

Used....As low as **4.25% APR***

Vacation & Home Improvement Loans:

As low as **5.00% APR***

(Up to 18 month financing)

RV's, Campers, Trailers, Motorcycles, Boats, Jet Skis, ATV's, Lawn Tractors & Mowers:

New.....As low as **5.75% APR***

Used.....As low as **6.00% APR***

More Good News: By financing a vehicle for \$7000.00 or more, BRCCU will give you \$50.00 cash towards your first tank of gas! Apply Today- Application is quick and easy. Apply by phone; online or by fax and same day financing is available in most cases.

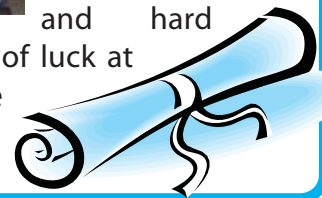
*Rates subject to change *Annual Percentage Rate

Congratulations are in order... \$1500.00 Scholarship Award



The Board of Directors and staff of Belle River Community Credit Union would like to congratulate Megan Russell for being the recipient of our 2010 Arthur C. Clayton \$1500.00 scholarship award. We commend Megan on her efforts and hard

work! We wish her the best of luck at Macomb Community College in pursuit of her degree in Secondary Education.



Your Partner In Business Lending Solutions

At Belle River Community Credit Union, we've earned a reputation for delivering products and services that our members need. Whether you're starting a business or strengthening an established business we have the resources to make your venture a success. Stop in or call BRCCU to discover how you can secure affordable, member-focused financing for all of your business needs.

We offer a variety of business loans including:

- Vehicle Loans
- Equipment Financing
- Commercial Real Estate
- Agricultural Loans
- And much more.

www.brccu.com

Office: 586-727-6855 Fax: 586-727-7460 Audio Response: 800-983-9581 email address: brccu@comcast.net

Invest In America

General Motors is offering all current and eligible credit union members preferred pricing* when they purchase a new GM vehicle. This is in addition to most current incentives and special offers! Finance your new GM vehicle with Belle River Community Credit Union and save even more with our low auto loan rates!

How GM's Credit Union Member Discount Works

1. Visit http://www.lovemycreditunion.org/GM_171.html click on the "Build Your Own To See How Much You'll Save" button.
2. Once you've built your vehicle, or if you already know what you want, click on the "SAVE NOW! Get your GM authorized Code for Your Credit Union Members Discount" button.
3. You will be directed to GM's website to receive your GM authorized code.
4. Once you receive the authorized code, head to your credit union for pre-approval and then head to your local dealer. It's that easy!

*Preferred pricing is valid through September 30, 2010

Notification for Compliance with Regulation GG: The Act prohibits person engaged in the business of wagering, betting, and knowingly accepting payments from another engaged in unlawful internet gambling. This notification is to inform you that restricted transactions, as defined under the UIGEA, are strictly prohibited from being processed through your accounts. Restricted transactions include transactions in which a business accepts credit, funds, or other proceeds from another in connection with unlawful Internet gambling. By maintaining a Belle River Community Credit Union account, you agree to not use your account, including any services made available to you by BRCCU for conducting any illegal activity including unlawful Internet gambling. BRCCU reserves the right to terminate your account for this activity.

YOU YOUR RIGHTS TO PRIVACY

We respect your financial privacy and comply with the laws and regulations designed to secure that privacy. Your relationship with us is important and we want you to understand our policies and practices about handling that information. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.

We may disclose nonpublic personal information about you to anyone else, except as permitted by the law. If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

Sizzlin' Savers Winners!

Congratulations to our Sizzlin' Savers Winners for our quarterly prize drawings!! **Cameron Connor, Tabitha Griffin and Josiah Rabine** were our lucky winners. Keep saving and you too can be entered into quarterly drawings for some great rewards!! For more information contact us at (586) 727-6855 or visit our website and click on our youth account link.

Certificates of Deposit

For current rates contact us at (586) 727-6855 or visit our website at: www.brccu.com

Regular Certificate of Deposit
Minimum Deposit of \$500.00

Super Saver Certificate of Deposit
Minimum Deposit of \$25,000.00

Jumbo Certificate of Deposit
Minimum Deposit of \$100,000.00

IRA Certificates of Deposit
Minimum Deposit of \$500.00

Youth Certificates of Deposit
Minimum Deposit of \$250.00

The Board of Directors of Belle River Community Credit Union has declared the following dividend rates, which are calculated daily, for the 2nd quarter of 2010..

Share Accounts	APR*	APY*
Regular Shares	.20%	.20%
Youth Accounts	.25%	.25%
Stash Your Cash Accounts	.30%	.30%
Christmas Club	.30%	.30%
Money Market (Minimum \$2500.00)	.35%	.35%
IRA	.75%	.75%

*Annual percentage rate, Annual percentage yield

Holiday Closings

Please make note of our holiday closings:

Independence Day, Observed- Monday, July 5th

Labor Day, Monday September 6th

Columbus Day, Monday October 11th

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Audio Response: 1-800-983-9581

Website: www.brccu.com

E-mail: brccu@comcast.net

Monday- Thursday	9 a.m. to 5 p.m
Friday	9 a.m. to 7 p.m
Saturday	9 a.m. to 12 p.m

VISIT OUR WEBSITE AT WWW.BRCCU.COM TO ACCESS

YOUR ACCOUNT 24/7 WITH



www.brccu.com

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