

Belle River

COMMUNITY CREDIT UNION



Help Us Keep Our Low Fees **LOCKED DOWN...**

Help us keep our low fees locked down! While other financial institutions are charging high monthly fees and are increasing FEES for extraordinary services...at BRCCU we are not. Help us keep fees locked down by choosing BRCCU for your next loan!
See statement insert for further details.

Skip-A-Payment with Belle River!

Are you looking for a little extra cash this holiday season? Belle River is pleased to announce that we will once again be offering our Holiday Skip-A-Payment program. For just \$20.00 per loan, you can skip your payment this November, December, or January with **NO** penalties or late fee charges. All you need to do is complete the enclosed Skip-A-Payment application, fax it to us at (586) 727-7460 or drop it by our office. What a great opportunity to have a little extra spending cash this holiday season.



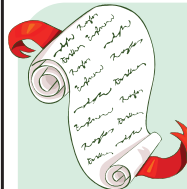
See the enclosed Skip-A-Payment application for further details.

Toy Donation Drive

Put a smile on a child's face this Christmas.



Belle River Community Credit Union is proud to announce that the Richmond Lions and Good Fellows have teamed up once again in the collection of toys for needy children in our area. Due to the overwhelming generosity of our members last year, we were able to donate two full boxes of toys. We hope to see the same amount this year as we continue to see more and more families that are facing economic struggles. BRCCU, the Richmond Lions and Good Fellows are very grateful for any support you can give.



Making a Wish List? *We Can Make Your Wish List Come True!*

Holiday loan Special

Up to \$5000.00

Up to 18 month financing available

As low as **4.75% APR***

Let BRCCU make your wish list come true by giving you a little extra cash this holiday season. Don't use those high interest rate credit cards when there is a low interest rate holiday loan available to you as a member of BRCCU. Application is quick and easy. You can apply in person, over the phone, by fax or online at www.brccu.com.

* Annual percentage rate. Subject to qualifications. Rate includes direct deposit of net check and auto payment..

HELP OUR SOLDIERS PHONE HOME



From now until October 24th, BRCCU will be taking part in helping our soldiers overseas. All donations will go towards purchasing phone cards that will be sent to our soldiers overseas so that they can call home to their families and loved ones for the holidays. With your donation, you can give them the most cherished gift of all this year.

Last year, the Metro East Chapter of Credit Unions raised a grand total of \$5611.00 for our soldiers through the Phone Home for the Holidays program and we're hoping to raise even more this year. An overseas phone call is expensive and every donation helps.

www.brccu.com

Discounted Insurance: AAA

Belle River is pleased to announce that we have signed with AAA in an effort to help save our members some cash when it comes to their insurance needs. As a credit union member, you immediately qualify for discounted insurance through AAA. The best part is that you do not have to wait for your current policy to expire. Get a free quote through AAA today by calling 888-203-2606 or visit www.AAA.com/MembersSave to start saving **TODAY!**

Attention: Christmas Club Accounts

For those members who made deposits into their Christmas Club accounts, BRCCU would like to remind you that funds will automatically be transferred to your regular share accounts on November 1st. Since Christmas is fast approaching this year, this gives our members plenty of time for holiday shopping.



Save Now With Sprint

As a credit union member, there's never been a better time to save money on your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more! Plus, with Sprint's New Satisfaction Guaranteed Policy, you get a chance to open a new line of service and try Sprint for 30 days!

Visit http://www.lovemycrreditunion.org/Sprint_169.html for more information and start saving now!



Invest in America

Credit union members- Save Big on what you need most! Visit the link below to learn more about the special discounts offered to credit union members on eligible GM vehicles. Start saving today!

http://www.lovemycrreditunion.org/Invest_in_America_Save_On_Vehicles_532.html

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 3rd 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:

Columbus Day, Monday, October 11th
Veteran's Day, Wednesday, November 11th
Thanksgiving Day, Thursday, November 25th
Christmas Eve, Friday, December 24th
Christmas Day, Saturday, December 25th
New Year's Eve, Friday, December 31st
New Year's Day, Saturday, January 1st



Special Holiday Hours:

Thursday, December 23..... 9:00 a.m. until 7:00 p.m.
Thursday, December 30..... 9:00 a.m. until 7:00 p.m.

Main Office:

10636 Gratiot, Casco Twp., MI 48064
Mailing Address: P.O. Box 159, Richmond, MI 48062.

Office: 586-727-6855 Fax: 586-727-7460

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

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