

Belle River

COMMUNITY CREDIT UNION

Thank You for celebrating our 75th anniversary

We would like to thank our members for celebrating our 75th anniversary with us on August 5th. We had the best turn out for our member appreciation day in history. We had wonderful weather and gave away some great prizes, good food, desserts, balloons and piggy banks for the kids and had the opportunity to visit

with our great members.

This was a momentous occasion for our credit union and we would like to thank our member-owners for making the last 75 years a success. We are committed to providing you and your family with excellent financial service for the next 75 years.

BUYING A HOME?

What you don't know
CAN hurt you.
Join us at our **FREE** Seminar.



Buying a home in today's market can be a challenge. Tighter credit requirements, confusing financing regulations and a housing market flooded with foreclosures can baffle even the most experienced buyers. If you're thinking of buying a home, our **FREE** seminar is just what you need to gain all the tools, tips and advice to get into the **RIGHT** home for YOU!

Learn how your credit score can affect your purchase and how to improve it. Learn how you can qualify for a mortgage, and establish a budget for a down payment and closing costs. Learn how to navigate the selection of homes on the market, so your dream home doesn't turn into a nightmare.

We're offering two convenient dates and locations; pick the one that's best for you: Tuesday, November 8th at E & A Credit Union in Port Huron or Wednesday, November 9 at the Warren Community Center in Warren. Both seminars begin at 6:30 p.m. and will be followed by a question and answer session.

For more information, or to register, visit partnerinhome.com, call 248-799-8555 or email kfairley@mortgagecenter.com.

Tuesday, November 8
E&A Credit Union
500 10th Street, Port Huron
6:30 pm-9 pm

Wednesday, November 9
Warren Community Center
5460 Arden, Warren
6:30 pm- 9 pm

Plan Your Route

Come To Belle River
COMMUNITY CREDIT UNION
For Your Loan!

Purchases & Refinances

<p>New Vehicles As Low As</p> <h1>3.24%</h1> <p>APR*</p> <p>2009-2011 Models</p>	<p>Used Vehicles As Low As</p> <h1>3.74%</h1> <p>APR*</p> <p>2008 & Older</p>
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- **Fast Processing**
- **Pre-Approvals Available**

Apply Today!

www.brccu.com • 586-727-6855

*APR = Annual Percentage Rate, subject to change. Rate based on individual credit history, direct deposit with automatic payment, model year, and term of loan.

HO-HO-HO SAVE YOUR DOUGH



HOLIDAY LOAN SPECIAL

- Up to \$5000.00
- Up to 18 month financing available
- As low as 5.99% APR*

'Tis the season to put away those high interest rate credit cards and start looking to save some dough this holiday season with a low interest rate holiday loan at BRCCU.

If you find you have to use those credit cards for eligible discounts on department store purchases make sure you refinance them at BRCCU to save even more dough before they come due. 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.

Skip-A-Payment with Belle River!

Belle River Community Credit Union is pleased to announce that we will once again be offering our Holiday Skip-A-Payment program. For just \$25.00 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.

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.

TOY DONATION DRIVE

HELP BRIGHTEN A CHILD'S 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 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.



Changes to our fee schedule:

Effective 11/01/2011

Overdraft Transfer Fee.....	\$3.00
Early Account Closure Fee (Within 180 days of opening).....	\$10.00
Stop Payment Fee.....	\$20.00
Phone Inquiries.....	\$3.00
Wire Transfers.....	Domestic: \$20.00 Foreign: \$25.00
NSF Fee.....	\$29.00
Courtesy Pay per item paid.....	\$29.00
Re-Open Account Fee (Within 180 days of closing).....	\$10.00

Certificates of Deposit

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

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 2011.

Share Accounts	APR*	APY*
Regular Shares	.05%	.05%
Youth Accounts	.05%	.05%
Stash Your Cash Accounts	.15%	.15%
Christmas Club	.15%	.15%
Money Market (Minimum \$2500.00)	.10%	.10%
IRA	.20%	.20%

*Annual percentage rate, Annual percentage yield

Holiday Closings

Please make note of our holiday closings:

- Columbus Day, Monday, October 10th
- Veteran's Day, Friday, November 11th
- Thanksgiving Day, Thursday, November 24th
- Christmas Eve, Saturday, December 24th
- Christmas Day (observed), Monday, December 26th
- New Year's Eve, Saturday, December 31st
- New Year's Day (observed), Monday, January 2nd

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

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