

Belle River

COMMUNITY CREDIT UNION



A Flurry of Great Loan Rates:



Vehicle Loans

New 2009-2011 Used 2008 & Older
As Low As **3.55%*** As Low As **4.30%***

Snowmobile Loans

New 2009-2011 Used 2008 & Older
As Low As **5.50%*** As Low As **5.75%***

Boat Loans

New 2009-2011 Used 2008 & Older
As Low As **5.50%*** As Low As **5.75%***

This is just a sampling of the low interest rate loans your credit union has to offer you. Call us for additional rates or visit our website at www.brccu.com. Application is quick and easy. Apply over the phone, by fax, in person, or on-line. Same day financing is available in most cases.

*Annual percentage rate. Subject to qualifications.

Rate includes direct deposit of net check and auto payment.

FREE: Belle River Bucks Rewards Program

Did you know that Belle River Community Credit Union offers a completely FREE rewards program to our members? Belle River's rewards program is easy to use and truly free! We want to help our members save some bucks, earn points, and receive free stuff. As a member, you will earn points for the services that you use with BRCCU. You can redeem your points and save big bucks for all kinds of things such as free services, free gift cards, rate benefits, gift certificates to local businesses and so much more.

You'll earn your first 100 points automatically just by enrolling in the program. Just visit our website at www.brccu.com and find the "YOURCU@HOME" link. Log on using your account information and look for the Belle River Bucks Rewards icon to the left of the screen and click on "Enroll Now." If you don't have access to a computer- just ask one of our friendly staff to enroll you.

BUT WAIT . . . if you enroll in e-statements, you will automatically earn another 150 points. Instead of receiving a monthly mailing you can save paper by using our safe and secure site to check your statement online.



Special Annual Meeting Notice

Serving our members for 75 years.

Belle River Farmers Credit Union began in 1936 during the great depression with assets of only \$368.00. With the dedication and commitment of our volunteers and members throughout the years, we have grown to 17 million in assets serving 3,000 members in our community. The Board and Staff of Belle River Community Credit Union would like to take a moment to thank our members for giving us the opportunity to provide long lasting financial services to you over the last 75 years. The friendly atmosphere and helping hands of 1936 still exist here today and we are committed to continue in the co-operative spirit of people helping people for many years to come. Thank you for your continued patronage.

Please join us for the 75th annual meeting of Belle River Community Credit Union. The date and location of the meeting will be announced on our website and posted in our lobby for members interested in attending. This will be a business meeting only.

The order of business will be:

*Establish a Quorum

*Approval of 2010 minutes

*Reports

*Old Business

*New Business

www.brccu.com

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

2011 High School Seniors \$1500.00 Scholarship Award

Belle River Community Credit Union is pleased to offer our Arthur C. Clayton \$1500.00 scholarship award to one of our high school seniors in 2011. We have been offering this scholarship for over 10 years and have helped many high school seniors pursue dreams for their future. If you are seeking further education and are in need of scholarship funds, applications are available at our office or at several of the high school offices in our community. To be eligible, all applicants must have an account or open an account by April 1, 2011 with the credit union. For more information contact our office at (586) 727-6855 or visit our website at www.brccu.com. Applications must be received by no later than April 1, 2011.



Just File It: 2011

January 14, 2011 will kick off the Just file it! program for the 2010 tax season. In past years, this program has helped thousands of Michigan residents file their taxes for free and take advantage of the state and federal earned-income tax credit (EITC). Last year 6,376 Michigan filers received more than \$13 million in tax refunds and credits. The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. It is offered in English and Spanish. To take advantage of this program, visit www.brccu.com and click on the Just File It logo to get started.

We Can't Thank You Enough!

We would like to thank all of the members who donated to the Phone Home for the Holidays! The donations went towards the purchase of phone cards that were sent to our soldiers overseas so that they could communicate with their loved ones for the holiday season. The Metro East Chapter of Credit Unions raised a grand total of \$8,458.00 for our soldiers.

We are also pleased to announce that due to the generosity of our members, we managed to fill two boxes for the Richmond Lions Toy Drive this year. Last years contributions brought smiles to the faces of at least 60 families on Christmas morning. With the Michigan economy continuing to struggle, we anticipate many more families needing assistance. We would like to thank all of those who helped by donating unwrapped gifts for the collection box. BRCCU, The Richmond Lions and Good Fellows are grateful for your continued generosity and support.

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

Jumbo Certificate of Deposit
Minimum Deposit of \$25,000.00

IRA Certificate of Deposit
Minimum deposit of \$500.00

Youth Certificate 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 4th 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:

Martin Luther King Jr. Day, Monday, January 17th

President's Day, Monday, February 21st

Special Holiday Hours:

Good Friday, Friday April 22nd.....9 A.M. to 1 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

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