



Belle River

community credit union



Fall 2009



Holiday Dream'n! Holiday Loan Special Up to \$5000.00

**Up to 18 month financing available
As low as 8.00% APR***

Let BRCCU make your dreams come true by giving you a little extra cash this holiday season. With a low interest rate BRCCU holiday loan, you won't have to spend all your hard earned cash using those high interest rate credit cards. By obtaining your holiday loan through BRCCU, you will be entered into a drawing to win one of our cute and cuddly stuffed polar bears. There will be 3 winners in all. 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.

Phone Home for the Holidays



From now until October 24th, BRCCU is taking part in helping our soldiers overseas. All donations will go towards purchasing phone cards that will be sent to our soldiers so that they can call home to their families and loved ones for the holidays. With your donation of \$1 or more, you can give them the most cherished gift of all this holiday season.

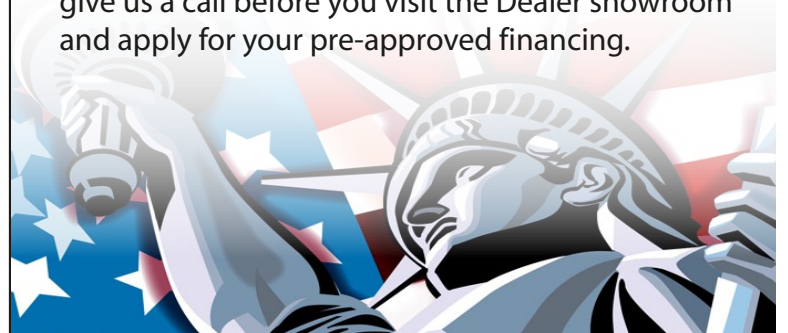
Last year, the Metro East Chapter of Credit Unions raised a grand total of \$6,526.00 for our soldiers through the Phone Home for the Holidays program and we're hoping to raise even more this year. An overseas phone call is expensive and every donation will help.

Skip-A-Payment with Belle River!

Are you looking for a little extra cash this holiday season? You're in luck. Belle River is pleased to announce that we will once again offer our Holiday Skip-A-Payment program. For just \$15.00 per loan, you can skip your payment this November, December or January with **NO** penalties or late fees charged. 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 money this holiday season. See the enclosed Skip-A-Payment application for further details.

Invest in America and SAVE.

As banks and finance companies across the nation have restricted lending, we are pleased to announce that credit unions in Michigan have teamed up with GM and Chrysler to offer members specialty discounts on the purchase of new vehicles. **Invest in America** is here to help credit union members buy a new GM or Chrysler vehicles at a **great discount**. Depending on which vehicle you choose, you could save up to thousands of dollars. All you have to do is visit www.lovemycrcreditunion.org, select which discount you'd like to take advantage of and follow the links to your savings today. You can save even more by financing your new vehicle with BRCCU with rates as low as 4.50% for 60 month financing. Just give us a call before you visit the Dealer showroom and apply for your pre-approved financing.





TOY DONATION DRIVE

Help us put a smile on a child's face this Christmas.

Belle River Community Credit Union is proud to announce that we will once again be assisting the Richmond Lions Club and Good Fellows in collecting toys for needy children in our area. Last year due to the overwhelming generosity of our members we were able to donate two full boxes of toys. We hope to do the same this year as we anticipate many more families needing assistance due to the downturn in the Michigan economy. BRCCU, The Richmond Lions and Good Fellows are very grateful for your support.

Attention: Christmas Club Accounts

Christmas is fast approaching and for those members who made deposits into their Christmas Club accounts, we just want to remind you that funds will automatically be transferred to your regular share accounts on November 1st in plenty of time for your holiday shopping.

For those members who are interested in opening a Christmas Club account for next year, all you have to do is come into our office and sign an account card or visit us online. You'll surprise yourself with what you can buy for Christmas with a consistent holiday savings plan.

VISIT OUR WEBSITE AT WWW.BRCCU.COM TO ACCESS YOUR ACCOUNT 24/7 WITH



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.

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 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 2009.

Share Accounts	APR*	APY*
Regular Shares	.35%	.35%
Youth Accounts	.50%	.50%
Stash Your Cash Accounts	.50%	.50%
Christmas Club	.50%	.50%
Money Market (Minimum \$2500.00)	.75%	.75%
IRA	1.00%	1.00%

*Annual percentage rate, Annual percentage yield

Holiday Closings

Please make note of our holiday closings:

Columbus Day, Monday, October 12th
Veteran's Day, Wednesday, November 11th
Thanksgiving Day, Thursday, November 26th
Christmas Day, Friday, December 25th
Day after Christmas, Saturday, December 26th
New Year's Day, Friday, January 1st
Day after New Years, Saturday, January 2nd

Special Holiday Hours:

Christmas Eve, Thursday, 9:00 a.m. until 1:00 p.m.
New Years Eve, Thursday, 9:00 a.m. until 1:00 p.m.



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