

Belle River

COMMUNITY CREDIT UNION

IS IT TIME FOR A SPRING CLEANING? BRCCU HAS RATES THAT WILL SWEEP YOU OFF YOUR FEET!!

Auto Loan Promotion



Rates as low as 1.74% APR*

Besides getting a fast Pre-approval and a low interest rate, the benefits don't stop there! For every qualified auto loan, you will receive a **\$25 Gas Card** and we will also donate **\$25** in your name to one of the following local charities:

Operation Care Package, SNAP, or Turning Point.

Or you may choose to **donate all \$50** to one of the above charities. Get pre-approved now for your purchase or refinance your current auto loan from another financial institution! Visit our website at www.brccu.com to fill out an application or for more information.

As with every qualified loan, BRCCU will donate \$50 in your name to one of the following local charities:
Operation Care Package, SNAP, or Turning Point.



*APR=annual percentage yield. Subject to qualifications. Rate includes direct deposit of net check and auto payments or members that take credit life & disability insurance on their loan. Discount excludes mortgage, home equity, revolving credit, line of credit and share secured loans.



WAKE UP YOUR ACCOUNT!

Accounts that sit dormant for over 12 months and are under \$500 are subject to a \$5 fee per month. A dormant account is one that has no activity, deposits or withdrawals during the preceding twelve (12) months. Please remember, Credit Unions are required by law to escheat to the state of Michigan any funds from member accounts that have been inactive after a period of 3 years. If your account is dormant, please wake up your account today by making a small deposit!

Switch to Sprint and Save!!

Sprint's best Credit Union Member Cash Rewards offer EVER is here! Get \$100 cash reward with EVERY NEW LINE when you switch to Sprint, and \$50 for each existing line. Plus, get a \$50 cash loyalty reward every year for every line. Visit LoveMyCreditUnion.org/Sprint to find out how to get these BENefits of membership



www.brccu.com

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

USING SCIENCE TO SAVE FOR YOUR FUTURE



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

Belle River Community Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every New Member under the age of 18, who opens a new youth share savings account for the month of April, we will deposit the initial share of \$10.00.

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

Sizzlin' Savers Account

- Available for youth members 17 and under
- ATM cards with no fees (Ages 13-17)
- Online banking access (Ages 13-17)
- Short term, low minimum balance certificate of deposit
- Special drawings held quarterly

Reality Checking Account

- Available for teens ages 16-17
- No minimum balance fees
- A free box of checks
- Debit/ATM cards with no withdrawal fee
- Online banking access

Independence Accounts

- Available for college students ages 18-25
- No monthly fees with a checking account
- No ATM/Debit fees
- A free box of checks
- Online banking
- Give em' a Brake Auto Loan (.25% lower than standard rate)

To learn more, visit us online at www.BRCCU.com.

YOUTH MONTH COLORING CONTEST



To celebrate Youth Month, BRCCU is hosting a coloring contest. It is open to kids between the ages of 4-13 who are credit union members. There will be winners in the age brackets of 4-6, 7-9 and 10-13. There will be a winner in each of the age brackets. The winner in each age bracket will receive \$50 deposited into their account. Please stop in and pick up a coloring page and be sure to turn it in by April 30th, 2018. We will announce the winners on May 7th, 2018.

MAKE BRCCU THE PLACE FOR YOUR BUSINESS LENDING NEEDS

We've earned a reputation for delivering products and services that our members need. If you are in need of 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.

Certificates of Deposit

For current rates and terms 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 1st quarter of 2018.

| Share Accounts | APR* | APY* |
|-------------------------------------|------|------|
| Regular Shares | .05% | .08% |
| Youth Accounts | .05% | .08% |
| Stash Your Cash Accounts | .07% | .07% |
| Christmas Club | .07% | .07% |
| Money Market (Minimum \$2500.00) | .10% | .10% |
| IRA | .10% | .10% |

HOLIDAY CLOSINGS

Holiday Closings:
Please make note of our holiday closings:

Memorial Day
Monday, May 28th, 2018

Independence Day
Wednesday, July 4th, 2018

Main Office:

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Hours:

Monday – Thursday 9 a.m. to 4:30 p.m.
Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 12 p.m.

Visit our website at www.brccu.com
to access your account
24/7 with

