

Belle River

COMMUNITY CREDIT UNION

SAVE YOUR CASH, CONSOLIDATE YOUR CREDIT CARDS IN A DASH!

According to the Federal Reserve, as of November 2017, Americans have over \$1.02 trillion in credit card debt! If you are one of these Americans, chances are you may be paying sky-high interest rates on those cards.

Start the New Year off right with a Fast Cash Loan from BRCCU! Whether you are looking to consolidate those cards or need some extra cash, NOW is the time to take advantage of these low interest rates.

Signature Loans
Up to 60 Months
As Low As **8.00%** APR*

Fast Cash Loans Up to \$7500.00
Up to 24 Months
As Low As **5.74%** APR*

Our Application is quick and easy. Apply in person, by phone, or online today!

Call us for more information on rates and terms!

*APR=annual percentage rate. 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.

HIGH SCHOOL SENIORS: YOUR PATH TO HIGHER EDUCATION!

For over 17 years, Belle River has helped lend a hand to numerous High School seniors in the pursuit of furthering their education. The BRCCU Arthur C. Clayton Scholarship is a \$1500.00 scholarship that is awarded to one of our deserving High School Seniors each year.

Applications are available at our office as well as several of the high schools in our neighboring communities. To be eligible all applicants must have an account or open an account with the credit union by April 5th, 2019. For more information please contact our office at (586) 727-6855.

All applications must be received no later than April 5th, 2019.

****Coming Soon****

To welcome the New Year, in 2019 BRCCU will be offering chip and "contactless" cards to our members. These cards will not only provide added protection for fraud but will also add an expedient and convenient way to pay. There will be no need to swipe, insert, sign or enter a pin at the terminal reader. All you need is to wave or tap your card to pay and add more free time to your day. Please view our website and upcoming newsletters for future developments on our new and enhanced debit cards.

THANK YOU FOR YOUR SUPPORT!!

As you may know, BRCCU is strongly dedicated to our local communities. You play an important role in helping those in need through your generous donations! On behalf of BRCCU and our local charities, thank you so much for your support in 2018. Due to our combined efforts we were able to contribute a total of over **\$3700.00** to the following charities:

- Operation Care Package
- SNAP
- Turning Point
- Pets for Vets



DO YOU KNOW THE DIFFERENCE?

BRCCU is often asked how our Credit Union differs from the banks in our community. It is important to us that our members are aware of the benefits they are receiving by choosing us as their financial institution

Credit Unions VS. Banks

Not for Profit	For Profit
Invests directly back to members	Invests in corporate bonds or the stock market
Serves a specific field of membership	Serves general public
Member service-driven	Profit-driven
Federally insured by NCUA	Federally insured by FDIC
Member elect the board of directors	Stockholders elect the board of directors

Notice of the 82nd BRCCU Annual Membership Meeting

Please join us this spring for the 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 2018 Minutes
- Reports
- Old Business
- New Business
- Elections

ELECTRONICALLY DEPOSIT YOUR TAX RETURN

Now is the time to set up the direct deposit of your tax refund to Belle River Community Credit Union. Here's the information you need for any direct deposit to your Credit Union Accounts:

- 1) Belle River Community Credit Union's routing number – 272484108
- 2) Your Credit Union account number.
- 3) The account type to make the deposit – savings or checking.

Prepare yourself, because we're protecting you!!

Debit card breaches continue to be reported every day. To protect our members against identity theft, our card processor provides fraud monitoring that is used to detect unusual activity on your debit card. Once this activity has been confirmed fraudulent, your card will be immediately suspended for any use. Due to the possibility of your debit card potentially being breached, we highly recommend that our members have alternate means of payment for merchandise or a means to obtain cash. Some suggestions may be as follows:

- Carrying a checkbook
- Keeping cash handy
- Having a credit card

IRA CHANGES

The IRS announced that many of the key limits will increase for 2019, including the IRA contribution limit and the employer-sponsored retirement plan deferral limit. The IRA contribution limit for both traditional and Roth IRAs will increase to \$6,000. The catch-up amount for individuals age 50 and older remains at \$1,000.

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 4th 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%

*Annual percentage rate, Annual percentage yield

HOLIDAY CLOSINGS

Holiday Closings:
Please make note of our holiday closings:

Martin Luther King Jr. Day
Monday, January 21st, 2019

President's Day, Monday
February 18th, 2019

Special Holiday Hours:
Good Friday, April 19th, 2019
9a.m. - 1p.m.

Main Office:

10636 Gratiot,
Casco Twp., MI 48064

Mailing Address:

P.O. Box 159,
Richmond, MI 48062

Website: www.brccu.com

E-mail: brccu@comcast.net

Office: 586.727.6855

Fax: 586-727-7460 Audio Response:
1-800-983-9581

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



*Happy New Year from the Board and Staff
of Belle River Community Credit Union!!*