

## LET US PUT YOU IN THE DRIVERS SEAT! New / Pre-owned / Refinanced / Auto Loans

### Vehicle Loans:

#### **New (2015-2017)**

Up to 36 Months  
As Low As 1.74% APR\*

Up to 60 Months  
As Low As 2.24% APR\*

Financing available up to  
84 months

#### **Used (2007-2014)**

Up to 60 Months  
As Low As 2.99% APR\*

Financing available up to 72  
months

### RV & Boat Loans:

#### **New (2015-2017)**

Up to 72 Months  
As Low As 4.24% APR\*

Financing available up to  
144 months

#### **Used (2014 & Older)**

Up to 72 Months  
As Low As 5.24% APR\*

Financing available up to  
144 months

Looking for your next dream vehicle? Let us move you into the driver's seat with our low interest rates, affordable monthly payments, and low cost financing options. We even offer pre-approval with rates and payment quotes so you will be armed with information before you begin shopping. Application is quick and easy. Call us, stop by our office, or apply online at [www.brccu.com](http://www.brccu.com) to drive home your best deal.

Please call Belle River 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.

**Our application is quick and easy. Apply in person, by phone, or online.**

Wait, there are even more great things to come when you finance with BRCCU. We will donate \$50.00 in your name to help a local charity. There are three local charities that you can choose from:

**Operation Care Package, SNAP, or Turning Point.**

(Promotion excludes revolving credit, line of credit, mortgages, home equity loans and loans under \$7,000.00)

**Operation Care Package**



**SNAP**  
(Humane Society  
of St. Clair County)



**Turning Point**



## Save With Sprint!

Sprint's Credit Union Member Discount makes now the best time for credit union members to get the Best Member Cash Rewards Offer Ever!! \$100 Cash Reward with every new line. Sign up for Sprint Credit Union Member Cash Rewards in three easy steps! Visit the following link for more information and to start saving today:

[http://www.lovemycreditunion.org/Spring\\_169.html](http://www.lovemycreditunion.org/Spring_169.html)

[www.brccu.com](http://www.brccu.com)

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



BRCCU wants to assist our members and their families of all ages in achieving their financial goals. As a way to help invest in the future of our younger generation during the month of April, your child or young adult can open an account for free. We will deposit the initial share of \$10.00 into a new account of your choice.

**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 prize 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
- Debit/ATM cards with no withdrawal fee
- A free box of checks
- Online banking
- Give em' a Brake Auto Loan (.25% lower than the standard rate)

For more information on the variety of savings options BRCCU offers visit our website at [www.brccu.com](http://www.brccu.com) or contact a member service representative at (586) 727-6855. And remember, BRCCU's membership is open to all members of your family.

**PUT YOUR HOME'S EQUITY TO WORK!**

If it's time to repair, remodel, landscape or perhaps an unexpected expense; don't sweat it, BRCCU has the right loan for you. No matter what your circumstance, if you own your home you could qualify for a home equity or a mortgage loan with BRCCU.

Just give us a call and one of our experienced loan officers can take you through the process.

Home Equity loans as low as 6.50% APR\*  
15 year Fixed Mortgage loans as low as 3.50% APR\*

\*APR = annual percentage yield. Subject to qualifications. Rates subject to change.

**WAKE UP YOUR ACCOUNT!**

Keep your account alive! 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 or correspondence (deposits or withdrawals) during the preceding twelve (12) months. Please remember, Credit Unions are required by law to escheat (give) to the state any funds from member accounts that have been dormant after a period of 3 years. If your account is dormant, please wake up your account today by making a small deposit!

**Certificates of Deposit**

For current rates contact us at (586) 727-6855 or visit our website at: [www.brccu.com](http://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 2017.

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)	.010%	.010%
IRA	.10%	.10%

\*Annual percentage rate, Annual percentage yield

**HOLIDAY CLOSINGS**

Please make note of our holiday closings:

**Memorial Day  
Monday, May 29th**

**Independence Day  
Tuesday, July 4th**

**Main Office:**

10636 Gratiot,  
Casco Twp., MI 48064

Mailing Address:  
P.O. Box 159,  
Richmond, MI 48062.

**Website: [www.brccu.com](http://www.brccu.com)**

**E-mail: [brccu@comcast.net](mailto: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](http://www.brccu.com)  
to access your account  
24/7 with

