

Belle River

COMMUNITY CREDIT UNION

Spring into Savings

Say goodbye to winter and spring into low interest rate loans at BRCCU! With low rates and fast service, you can save both time and money this spring by refinancing with BRCCU.

Apply in person, by phone, or online today!

*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.

Auto Loans

Camper Loans

New (2020-2018) Up to 60 Months As Low as 2.49% APR*	Used (2017-2011) Up to 60 Months As Low as 3.24% APR*
Up to 72 Months As Low as 2.74% APR*	Up to 72 Months As Low as 3.74% APR*

New (2020-2018) Up to 72 Months As Low as 3.74% APR*	Used (2017 & Older) Up to 72 Months As Low as 4.75% APR*
Up to 120 Months over \$15,000 As Low as 4.24% APR*	Up to 120 Months over \$15,000 As Low as 5.24% APR*

Boat Loans

Jet Ski Loans

New (2020-2018) Up to 121-144 Months As Low as 4.99% APR*	Used (2017 & Older) Up to 121-144 Months As Low as 5.74% APR*
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New (2020-2018) Up to 60 Months As Low as 4.49% APR*	Used (2017 & Older) Up to 60 Months As Low as 5.49% APR*
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HELP US HELP YOU...



To better serve our members with questions or assistance, please feel free to call and schedule an appointment prior to coming into the office. Whether that appointment is to discuss information about your online banking, telephone banking, an IRA or even just your account history, please call and schedule an appointment. Taking this approach will ensure that the BRCCU staff will provide you with the service you deserve!

Please call us at (586)727-6855



IT'S TIME TO CUT THE STRINGS

You deserve a reward with no strings attached. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account, and mention that you're a credit union member.
2. Register at lovemycreditunion.org/sprintrewards.
3. Cash rewards will be deposited directly into your credit union account within eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get cash rewards!

Visit lovemycreditunion.org/melvin to learn more.



How to Start Saving for Christmas 2020 Today!



Now would be the perfect time to start saving for the Holidays! Open a Christmas Club at BRCCU today! Avoid the financial stress, and start saving for the Holiday all year round! After months of saving, all funds will be transferred to your savings account on November 1st, just in time for all of your Holiday spending!

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 2019.

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

Do You Have A Beneficiary?



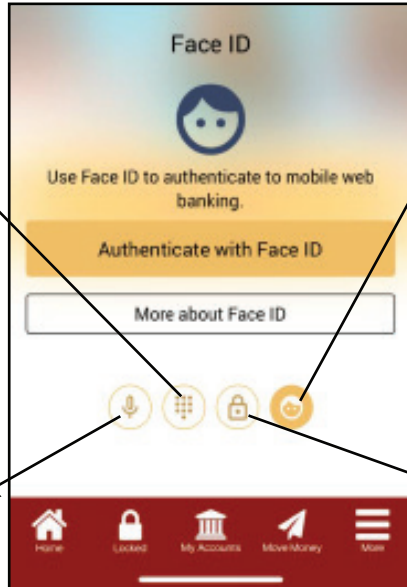
Without a beneficiary, your family may have to go through probate court in order to distribute your assets, which can be extremely time consuming and costly. Having an up-to-date beneficiary designation or joint owner on your account will ensure that your assets will go where you intend. Please stop into the credit union to confirm that your account is covered!



Sneak Peek

Access to the mobile app is only a month away!

To warrant secure authentication login, there will be four different safeguard options to choose from! The option of your choice will be used to gain access to your account. BRCCU is here to serve and protect you!



Authenticate with a Pin Number

Authenticate with Face ID or Fingerprint

Authenticate with Voice Recognition

Authenticate with Username & Password

HOLIDAY CLOSINGS

Please make note of our holiday closings:

Memorial Day
Monday, May 25th, 2020

Independence Day,
Saturday, July 4th, 2020

Special Holiday Hours:
Good Friday, April 10 th, 2020



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Website: www.brccu.com
E-mail: brccu@comcast.net

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

Contactless Cards

BRCCU's new contactless cards are almost here! These new debit 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, just wave or tap your card to pay and add more free time to your day! Please view our website for upcoming developments on our new and enhanced debit cards!

