

BORROW FROM BRCCU & HELP A CHARITY TOO!

Vehicle Loans:

New (2014-2016)
Up to 36 Months
As Low As 1.74% APR*

Up to 60 Months
As Low As 2.49% APR*

Up to 72 Months
As Low As 3.49%

Used (2013 & Older)
Up to 60 Months
As Low As 2.98% APR*

RV & Boat Loans:

New (2014-2016)
Up to 72 Months
As Low As 5.49% APR*

Up to 120 Months
As Low As 5.99% APR*
(Over \$15,000)

Used (2013 & Older)
Up to 72 Months
As Low As 5.74% APR*

Up to 120 Months
As Low As 6.49% APR*
(Over \$15,000)

Fast Cash Loans:

Up to 24 Months As low As
5.74% APR*

Signature Loans:

Up to 60 Months As low As
10.00% APR*

When you finance a loan, BRCCU 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. See below for Charity Details.

Promotion excludes revolving credit, line of credit, mortgages, home equity loans and loans under \$7,000.00.
*Annual percentage rate. Subject to qualifications. Rate includes direct deposit of net check and auto payment.
Our application is quick and easy. Apply in person, by phone, or online.

Charities We Will Donate To

Operation Care Package



They are a dedicated group of volunteers (Camo Angels) with a Mission to send support to American Service Men and Women serving our country. Support is sent via care packages or letters.

Visit: <http://www.ocpmi.org>

SNAP (Humane Society of St. Clair County)



SNAP stands for Spay, Neuter, Adopt and Protect. Their mission is to work towards a solution to end the number of homeless and unwanted pets that enter their shelter each year. They offer affordable spay & neuter surgery services. They also offer a rescue & adoption program that is foster based operating with no kill practices.

Visit: <http://humanesocietysnap.com>

Turning Point



Services to end Domestic & Sexual Violence. Their mission is to provide programs and resources that enable victims/survivors of domestic violence and sexual assault to regain control of their lives.

Visit: <http://turningpointmacomb.org>

www.brccu.com

Save with Sprint

Sprint's Credit Union Member Discount makes now the best time for credit union members to save money on their wireless service. Sprint has phones, PDAs, data service plans, music downloads, TV and more! Visit the following link for more information and to start saving today:
http://www.lovemycrreditunion.org/Spring_169.html

Greenpath



As a valued member of BRCCU, we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services.

BRCCU has teamed up with GreenPath Financial Wellness in order to bring you GreenPath, a financial management program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.

As a member of BRCCU, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.

Certificates of Deposit

For current rates 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 2016.

Share Accounts	APR*	APY*
Regular Shares	.02%	.02%
Youth Accounts	.02%	.02%
Stash Your Cash Accounts	.07%	.07%
Christmas Club	.07%	.07%
Money Market (Minimum \$2500.00)	.05%	.05%
IRA	.10%	.10%

*Annual percentage rate, Annual percentage yield

HOLIDAY CLOSINGS

Memorial Day
Monday, May 30th

Independence Day
Monday, July 4th

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

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

YOUR CU @ HOME