

## AN AVALANCHE OF LOW INTEREST RATE LOANS

### Vehicle Loans:

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

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

### Fast Cash Loans:

Up to \$7,500.00  
As Low As 5.74% APR\*

Financing available up to 24 months

### Signature Loans:

Up to 60 Months  
As low As 8.00% APR\*

Please call Belle River for more information on rates and terms.

\*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.

## Thank You To Our Members!!!

We would like to thank all of our members who financed loans with BRCCU last year. By financing with us we were able to contribute over \$2,700.00 in your names to the following charities. We will continue with donations to these three great organizations in 2017 as well. BRCCU is also pleased to announce that due to the generosity of our members, we managed to fill three boxes for the Richmond Lions Toy Drive this year. Last year's donations brought smiles to the faces of many children on Christmas morning. We would like to thank all of those who helped by donating unwrapped gifts for the collection box. BRCCU, The Richmond Lions and Good Fellows are forever grateful for your continued kindness and generosity.

Operation Care  
Package



SNAP  
(Humane Society  
of St. Clair County)



Turning  
Point



## Annual Meeting Notice

Please join us in early spring for the annual meeting of Belle River 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 2016 Minutes
- Reports
- Old Business
- New Business
- Elections

[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)

**OUT WITH THE OLD, IN WITH THE NEW!  
WITH A FAST CASH LOAN FROM BRCCU!**

**Up to \$7,500.00  
As Low As 5.74% APR\***

**Financing available up to  
24 months**

Are you tired of trying to pay down those high interest rate credit cards? Start the New Year off right with a low interest rate Fast Cash Loan from BRCCU. With interest rates much lower than your current cards, you can refinance those balances with us and have that debt paid off within two years. For more information, just give us a call. Application is quick and easy and our member service representatives can give you payment quotes over the phone. Don't delay, get your Fast Cash Loan Today!

\*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.

**\$1500 SCHOLARSHIP AWARD  
FOR 2017 HIGH SCHOOL SENIORS**

For over 16 years, Belle River Community Credit Union has helped many high school seniors pursue their academic dreams. Each year BRCCU offers our Arthur C. Clayton \$1500.00 scholarship award to one of our deserving high school seniors. We are pleased to announce that we will continue to offer this opportunity again this year. If you are seeking further education and are in need of scholarship funds, applications are available at our office and at several of the high schools in our communities. To be eligible all applicants must have an account or open an account by March 31st with the credit union. For more information contact our office at (586) 727 6855. Applications must be received no later than April 1st, 2017.



**DIRECT DEPOSIT FOR TAX RETURNS**

When you are completing your taxes be sure to have this information handy for the direct deposit of your tax return to Belle River Community Credit Union. Here is the information you will need:

- 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

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

**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 4th quarter of 2016.

<b>Share Accounts</b>	<b>APR*</b>	<b>APY*</b>
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**

Please make note of our holiday closings:

**Martin Luther King Jr. Day  
Monday, January 16th**

**President's Day  
Monday, February 20th**

**SPECIAL HOLIDAY HOURS**

**Good Friday  
April 14th, 9am - 1pm**

**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**

