



THE BEACON Signal

News and Notes from Beacon Community Credit Union

Vol. 25, No. 4 October 2005

Holiday Loan Special

as
low
as

8% APR*

*borrow up to \$3,000
up to 12 months*

*Annual Percentage Rate. Effective October 17- December 16, and subject to change. Actual rate based on individual credit score.

Free Home Buying Seminar

Wednesday October 26 • 7pm

Join us for a free Home Buying Seminar on Wednesday, October 23, at our Main Office. This information-packed session will be presented by Select Mortgage Group. If you are thinking about buying a new home, refinancing, or even a first-time buyer, you won't want to miss this seminar. You'll get tips and a lot of other information that will make the home buying process easier. Space is limited so call Dan Howell at (502) 366-6022, ext. 4707 to reserve your seat. Hope to see you there!

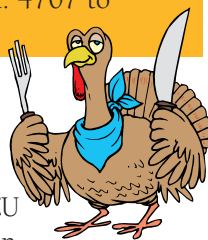
Gobble Up The Savings

1% Discount* off BCCU's current Auto Loan Rate when you refinance an auto loan from another financial institution. Refinancing at BCCU

might save you hundreds of dollars in interest and lower your monthly payment.

Call one of our loan officers today to apply. But hurry so you can take advantage of the 1% discount offer.

*Offer available for a limited time. Must meet credit requirements. Not available for the refinancing of existing Beacon Community Credit Union Loans.



Skip Your Loan Payment

Just in time for the holidays, we're offering you the opportunity to skip your December loan payment. Look for the special coupon mailed with this newsletter and send it back to us by October 26, 2005.

Christmas Club

From October 1 - December 31, you can log on to Home Branching from your PC and transfer your Christmas Club funds to your savings or checking account. Or, you can call our 24-hour Audio teller to transfer the funds or request a check. You will, however, be responsible for keeping track of the balance you withdraw this year so you will know the amount you will have in the account next year. If you don't have a Christmas Club Account, or would like to increase the payroll deduction on your existing account, call us today. It's one of the best ways to make sure you'll have the money you need for the holidays.



Entertainment Books Make Great Holiday Gifts
Purchase books at the Credit Union for \$20 each.

Use Fifth Third Bank ATMs Surcharge Free

We have reached an agreement with Fifth Third Bank in which we will be subsidizing your surcharges at Fifth Third Bank ATMs. What this means to you as a valued Beacon Community Credit Union member is that you can now use any Fifth Third ATM surcharge FREE.

Nominating Procedures For The 2006 Board Election

A nominating committee was appointed by the Credit Union's Chairman of the Board. This committee has nominated three incumbent candidates to fill Board positions: Ken Jinks, Norman Nicholas, William Wacker.

Others who wish to be nominated may do so by informing the Nominating Committee of his/her desire to be listed on the ballot, stating his/her qualifications, and providing a petition signed by a minimum of one hundred (100) members.

Requests to be listed on the ballot must be submitted on the official Nomination Request Form. The Nomination Request Form, listing all the qualifications for candidacy and petition forms are available at the Credit Union's main office. Forms must be returned by 5 p.m. on November 10, 2005. Mail or deliver requests to Mr. Bill Wacker, Chairperson Nominating Committee, 7910 National Turnpike, Louisville, Kentucky 40214.

An election will not be conducted by ballot if there is only one nominee for each vacancy. There will be no nominations from the floor at the annual meeting unless sufficient nominations have not been made by the committee or circumstances prevent the candidacy of one of the nominations for a vacancy.

Candidate Bios

Ken Jinks - Ken is the plant manager for the Plastech Engineered Products' Louisville Operation located on National Turnpike. He has served on the Credit Union's Board for four years. Ken is married and has two children. He and his family attend Holy Family Catholic Church. Ken is also active in Cub Scouts, presently serving his pack as it treasurer and Den Leader.

Norman Nicholas - Norman has served on the board of Directors for 28 of his 38 years as a Credit Union member. He has been Chairman of numerous committees throughout the years and is currently Vice Chairman of the Board. Norman has completed all required Volunteer Achievement Program modules and has received the Filene and Raiffeisen awards for Credit Union education.

William Wacker - Bill has been employed by the navy for 40 years. He has been a RAM Technical Representative for the last 24 years. He has been a Credit Union member for 35 years, served on the Board of Directors for six years and the Supervisory Committee for six years. Bill has completed all required Volunteer Achievement Program modules and has received the Filene and Raiffeisen awards for Credit Union education.

President's Message

The holiday season is approaching and that means time for holiday shopping, travel and parties. I want to remind you that your Credit Union knows that the holidays can put a lot of stress on your budget. That's why we offer a low-rate holiday loan to help you buy all the gifts on your list. We also offer many convenient services that will help you save time this season.

Did you know that once you have a Credit Union Checking Account you can also take advantage of Free Bill Pay, our MasterMoney Debit Card, Online Account Access and a lot more? Plus, we can help you with some great gift ideas such as Entertainment Books, VISA Gift Cards and of course membership. That's right - Credit Union membership is a wonderful holiday gift that lasts a lifetime. I encourage you to share the benefits of membership with those you love. You are part of our Credit Union family and we are very thankful for your continued support. On behalf of all our staff and the Board of Directors I wish you all a very safe and happy holiday season.

Happy Holidays!
Jeff Roberts
CEO



Don't Get Hooked By Phishers

Phishing (pronounced fishing) attacks use 'spoofed' emails and fraudulent web sites designed to fool recipients into divulging personal financial data such as credit card numbers, account usernames and passwords, Social Security numbers, etc.

Remember, BCCU will never contact you and request confidential financial information. We already have information on hand necessary to service your accounts.

If you receive suspicious emails, or telephone calls from persons claiming to represent the Credit Union, please call and let us know immediately.



BEACON
COMMUNITY CREDIT UNION

www.beaconccu.org
7910 National Turnpike
Louisville, Kentucky 40214
(502) 366-6022
Toll-Free: (800) 363-6022
FAX: (502) 366-6297
Audio Teller: (502) 364-2784

Hours: Mon. - Thurs. 9 a.m. - 5 p.m.

Fri. 9 a.m. - 5:30 p.m.

Drive Thru: Mon. - Thur. 9 a.m. - 5 p.m.

Fri. 9 a.m. - 6 p.m.

Tech Park

128 Rochester Drive • Louisville, KY 40214

Lobby Hours: Mon. - Fri. 11 a.m. - 4 p.m.

Outside Teller Window: Mon. - Fri. 10 a.m. - 4 p.m.

Credit Union Service Centers

4917B Dixie Hwy, K-mart Plaza
Louisville, KY 40216
(502) 448-1686

2925 Goose Creek Road
Louisville, KY 40241
(corner of Goose Creek & Westport Road)
(502) 429-0068

Hours: Mon. - Fri. 9 a.m. - 7 p.m. • Sat. 9 a.m. - 2 p.m.



HOLIDAY CLOSINGS

Columbus Day -	October 10
Veterans Day -	November 11
Thanksgiving -	November 24
Christmas -	December 26
New Year's -	January 2, 2006

