



THE BEACON Signal

www.beaconccu.org

News & Notes from Beacon Community Credit Union

July 2010

Hot Fun In The Summertime – For Less!

You don't need to go very far to enjoy summer fun for the whole family. Beacon Community Credit Union is offering our members discounted tickets for nearby theme parks.

In Louisville, we have discounted tickets for the Louisville Zoo. Or, head north to Indiana and enjoy a day at Holiday World or the Indianapolis Zoo. Near Cincinnati, you could spend a weekend and visit King's Island, the Newport Aquarium and the Cincinnati Zoo.

Call 366-6022 for more information, or stop by one of our locations to buy your tickets and plan your summer mini-vacations today. See the BCCU discounted member ticket prices listed (at right) and plan your trip today.



AMUSEMENT PARK TICKETS

Discounted Member Prices

King's Island	Adult/Child/Senior	\$25.00
Holiday World	Adult	\$36.00
	Child	\$30.00
Louisville Zoo	Adult	\$10.75
	Child	\$8.00
Cincinnati Zoo	Adult	\$11.50
	Child	\$8.00
Newport Aquarium	Adult	\$20.50
	Child	\$14.00
Indianapolis Zoo	Adult	\$13.00
	Child	\$8.50

Avoid Interruption of your Debit Card Usage

Most of you with our checking account already take advantage of our courtesy pay and overdraft loan protection. With these services, we are able to allow you the privilege of conducting transactions even if the account has become overdrawn. In order to continue to offer these services, you must opt in for them by July 1, 2010. Without Courtesy Pay or Overdraft loan protection, if your account becomes negative, your debit card privileges may be revoked until your account is brought current. Please stop by or log in to home branch today to opt in and avoid any future issues with your debit card.



President's Message

We hope you will take advantage of our discounted savings on tickets to local area theme parks this summer. A driving vacation can be a lot of fun for the whole family, but don't leave safety and common sense behind.

Before hitting the road, be sure to:

- Check your car or have it serviced
- Pack an emergency kit that includes water, jumper cables, flares, a flashlight, equipment to change a tire, and a first aid kit
- Make sure any child safety seats and booster seats are properly installed

While on the road, keep these tips in mind:

- Require all occupants to buckle up, with children in the back seat
- Obey speed limits and all roadway signs
- Drive calmly and avoid entanglements with aggressive drivers
- Pack non-perishable snacks and plenty of juice and water
- Take frequent breaks and avoid driving when tired
- Avoid driving in the "No Zone" around trucks ~ if you cannot see the truck driver in the truck's mirror, the truck driver cannot see you

Vacations should be enjoyable. If you are tense, you are more likely to speed and drive aggressively. If you are tired, you are more likely to make driving errors or fall asleep at the wheel. Relax, be well rested and enjoy your vacation from the time you leave home to the moment you return. Don't forget to bring your BCCU debit card for convenience and added safety.

Sincerely,
Jeffrey J. Roberts, *President and CEO*

CU Locations Nationwide

While traveling on your summer vacations, you can make withdrawals, deposits, transfers and more at over 4,000 Credit Union Service Centers nationwide. It's just like being at your own branch. Many have Saturday or extended hours, drive-thru lanes and ATMS. To find the Credit

Union Service Center nearest to your vacation location, go to **www.cuservicecenter.com** or call toll-free **(800) 919-CUSC (2872)**.



AUTO SPECIAL: Rates as Low as 4.25%*

Need some wheels? BCCU offers competitive rates on new and pre-owned vehicles for qualified members.

Act now and purchase or refinance from another institution and receive:

- 4.25%* for 2007 and newer models
- Terms up to 60 months



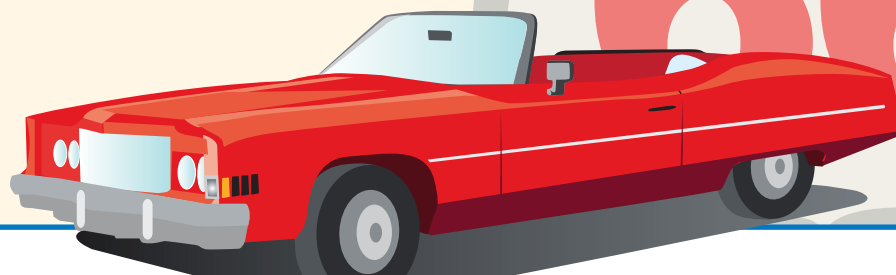
*Rate based on individual credit score. Subject to loan officer approval. BOD reserves the right to cancel promotion at any time without notice.

Auto Warranty Now Available

Route 66 Warranty has a complete line of coverage designed to keep your vehicle on the road. Even the most reliable vehicle can develop a mechanical problem. That's why so many people depend on Route 66 Warranty. No matter where you travel in the United States, we protect you against major mechanical expenses, and there is NO DEDUCTIBLE on covered parts and labor. All of our plans come with Rental Car Allowance and 24-hour / 7 days a week Emergency Roadside Assistance. Repairs can be made at any ASE Certified repair shop. All BCCU members are eligible for this great warranty coverage.

Emergency Roadside Service includes:

- Towing
- Flat Tire Assistance
- Battery Jump Starting
- Lock-out Service
- Safe and Secure Package
- Minor Adjustments



E-Statements Available Fast, Online

Sign up for electronic statements. Why wait for your monthly statements to arrive in the mail when you can get them sooner through electronic delivery? By signing up for electronic monthly statements, you will receive a notice that your member statement is available within hours instead of waiting several days for 'snail mail' to arrive. When you receive the email message from us, simply follow the link provided and you can view your statement immediately.



Check Out Bill-Pay Service Enhancements

Not using BCCU's Bill Pay Service?
It's a simple process that will save you time and effort.

Log into your BCCU home branch account and view the Bill Pay demo – it's FREE and easy to use. Follow a few quick steps and you'll be all set to pay your bills automatically every month. It's as easy as 1, 2, 3!

Already using Bill Pay? Be sure to check out the service enhancements for your added convenience.



Dormant Account Notice

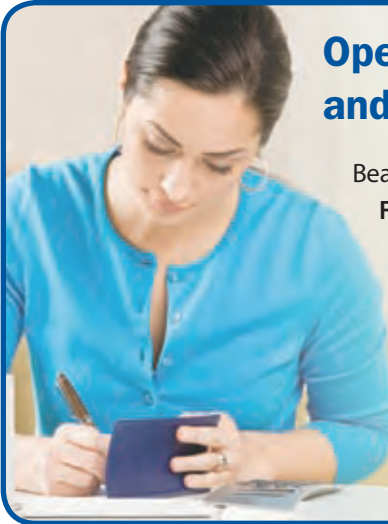
Accounts with less than an average daily balance of \$100, and no activity for one year, will be subject to a dormant account fee of \$15 per quarter. Please be sure you take advantage of your BCCU services.



Open A Checking Account and Start Saving Today

Beacon Community Credit Union offers
FREE checking, **FREE** debit card and
FREE first order of duplicate checks.

By opening a checking account at BCCU, there is no minimum balance and no monthly fee. For more information, call one of our member representatives at 366-6022. Stop by and start saving today!



Conventional Mortgage Loans

BCCU offers 30-year and 15-year conventional mortgage loans for purchase or refinance; rates change daily.*

Call our mortgage officers anytime to learn more.

Mortgage Officers:

Maryann 366-6022, ext: 4736
Penny 366-6022, ext: 4711
Bonnie 957-1277, ext: 221

*Rates change daily. Individual rates based on middle score of member's trimerge credit report. Maximum 80% LTV for refinance, and maximum 80% LTV for purchases.



Thank You BCCU Members!

We would like to take this opportunity to thank all of the Beacon Community Credit Union members. You are a valued part of the BCCU family and we truly appreciate your trust, faith and investment in our institution. We exist to help our members create a better life, and strive to do all we can toward that goal.



Holiday Closings

Monday, July 5
Independence Day
(Observed)

Monday, September 6
Labor Day



Become a BCCU Facebook Fan

We are now on Facebook. Become a fan and receive updated information from us on new offers and specials.

VISA™ Gift Cards

Our VISA™ Gift Cards make a perfect gift for all types of summer occasions – birthdays, weddings, showers, and even kids going off to college in the fall. The receiver can use their gift card anywhere around the world where VISA™ is accepted. Purchase gift cards at any branch (\$25 minimum - \$1,000 maximum) and pay only a \$3 activation fee per card.



Stow-A-Way Certificate

Our Stow-A-Way CD is unique since you can make deposits to it throughout the entire term of the CD. You don't have to worry about losing money like in the stock market, because the rate is fixed.

Deposits can be made at any time, and they will not affect the term of the CD. Deposits must be made in minimum amounts of \$25.

Open a 12-month CD with a minimum of \$200. You can even have a direct deposit to this CD every payday and let your money work for you. The rate on this CD is the same as our standard 12-month CD rate.



7910 National Turnpike
Louisville, Kentucky 40214

(502) 366-6022

Toll-Free: (800) 363-6022

FAX: (502) 366-6297

Audio Teller: (502) 364-2784



Shepherdsville

138 Orion Drive • Shepherdsville, KY 40165

(502) 543-1050 or (502) 957-1277

FAX: (502) 543-1007

Hours: Mon.-Thurs.: 9am - 5pm
Fri.: 9am - 5:30pm

Drive-Thru: Mon.-Thurs.: 9am - 5pm
Fri.: 9am - 6pm

Airport Industrial Center

128 Rochester Drive • Louisville, KY 40214 • (502) 364-6801

Lobby Hours: Mon.-Fri.: 11am - 4pm Outside Teller Window: Mon.-Fri.: 10am - 4pm

Credit Union Service Centers

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

Lobby and Drive-Thru:
Mon.-Fri.: 9am - 7pm
Sat.: 9am - 2pm

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

Lobby and Drive-Thru:
Mon.-Fri.: 9am - 7pm
Sat.: 9am - 2pm