



THE BEACON Signal

News and Notes from Beacon Community Credit Union

Vol. 25, No. 3

July 2005

Louisville Fire Football

Discounted tickets available for Credit Union night

Come on out for Credit Union night at The Louisville Fire Arena Football game on Saturday, July 30, at 7:30pm as the Fire take on rival Quad City Steam Wheelers. The first 1,000 fans will receive free Fire hats. Tickets are on sale at the Credit Union for \$10. (a savings of \$8 off the regular ticket price of \$18.) Bring the whole family for a night of fun.

Hot Summer Savings

We've Got The Money You Need For Summer Fun!

Rates as low as

7.00%APR*

*Borrow up to \$1,500
up to 18 months term*

Apply today!

*Annual Percentage Rate. Effective through August 15. Normal unsecured limits do not apply. Must meet credit requirements.

VISA Gift Cards *Now Available*

Looking for the perfect gift for any occasion? We offer VISA Gift Cards in amounts of \$25 and up. Birthdays, baby showers, weddings, graduations...a VISA Gift Card will make anyone smile. The recipient can use the card anywhere VISA is accepted worldwide. You can stop by and purchase the VISA Gift Cards, or order them by phone. Shop at your Credit Union - now that's what full service is all about!



The Fireman Is Your Friend

Make plans to bring your kids by on **Thursday, July 21 at 5:15** at our office on National

Turnpike to find out about fire safety for the whole family. There will be refreshments and give aways and kids can have their photos taken with the fire truck. Don't miss this fun opportunity to learn more about fire prevention.

HOLIDAY CLOSING

4th of July - Monday, July 4 • Labor Day - Monday, September 5

Free Companion Airfare with the purchase of \$1,000 American Express Travelers Cheques*



*Restrictions apply.
See Credit Union for details.

Meet The Staff

Sherry Bryson (left) is one of our Member Service Officers and has been working at BCCU for eight years. Sherry works at both our main office and the Tech Park Branch. She is very knowledgeable in all areas of the Credit Union and helps members with many questions about products and services we offer. Dani Curtis (right) is a loan officer and has excelled in the loan department for almost three years. Dani works hard to help members get the loan that best meets their needs. Both Sherry and Dani are valuable members of our Credit Union family. Next time you stop by, make sure you tell them hello. They are always ready to assist you.



IMPORTANT NOTICE

Effective April 2, 2005 agreements governing VISA & PLUS branded credit and debit cards are amended to include the following provisions. This change replaces existing provisions in agreements concerning transactions made in foreign countries or initiated in a foreign currency and supplements agreements that do not contain such provisions.

Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from a range of rates available in wholesale currency markets for the applicable central processing date or the government-mandated rate in effect for the applicable central processing date. The exchange rate used in the processing date may differ from the rate that would have been used in the purchase date or cardholder statement date.

As of July 1, 2005 a fee of 1% of the amount of the transaction, calculated in U.S. dollars will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your BCCU debit or credit card. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.

Please feel free to contact the Credit Union with any questions you may have concerning this exchange.

Instant Decision Loans

Online You can apply for a Credit Union loan anytime it's convenient for you 24/7 and get a response within 60 seconds. Wow, that's fast! Just log onto our web site at www.beaconccu.org and click on the Apply Now button. Then just complete the short, easy application and submit it. You will find out if your loan is approved, or you may be referred to the Credit Union if additional information is necessary. Apply for new and used vehicle loans, boats, motorcycles, personal loans, credit cards and home equity loans. We use the latest technology to provide you with secured encryption methods that are the highest standard in the industry for ecommerce and online transactions. Just visit our web site and follow the links to our instant Decision Loans and experience fast way to apply for a Credit Union loans.

By Telephone You can also call (502) 366-6022, or toll free (866) 453-7950 to apply for a Credit Union loan after regular business hours and get a response within 60 seconds.

President's Message

Summer is a great time for family fun - cookouts, reunions, softball games, vacations - it's a great time of year. At Beacon Community Credit Union we support a strong tradition of family values. Our Credit Union operates like one big happy family. We all work together, we listen to each other and share experiences. This enables us to serve you better. We want to get to know you and always look forward to your visits to the Credit Union.

This summer as you enjoy time with your family and friends, I encourage you to share the benefits of membership with them. Once they join they can take advantage of all our services. If you have a child going off to college in the fall, now is the time to open a checking account for them with a debit card. We have services to meet the needs of every member of your family.

Recently we gave the outside of our office a new look. I want to thank all of you who have made such nice comments about the new landscaping. We appreciate your input and as always, welcome any suggestions you may have.

Have a great summer!

Jeff Roberts
CEO



Thanks to everyone who stopped by our Member Appreciation Day on May 27 and helped make the event a huge success.



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.

