



# THE BEACON Signal

News and Notes from Beacon Community Credit Union

Vol. 25, No. 1 January 2006

## Beacon Financing May Cost Less Than 0%

Many auto dealers are offering 0% on select models to select buyers. Be aware that if a deal sounds too good to be true - it probably is. You might save more money by taking the dealer rebate and financing at BCCU. Many of those offers for 0% are for certain models and certain terms, and if your credit isn't perfect you may not qualify at all.



**Just check out the chart for yourself. You'll see how Credit Union financing may be the smart option for your financing needs.**

	Dealer Financing	Rebate/BCCU Financing
Purchase Price	\$19,765	\$19,765
Dealer Rebate	(_____) 0	(\$4,000)
Amount Financed	\$19,765	\$15,765
Interest Rate	0%APR	5.50%APR*
Term	60 months	60 months
Monthly Payment	\$329.42	\$301.15
Total Payment	\$19,765	\$18,068.60
Total Savings	\$0	\$1696.40

### Refinance And Save!

Have a vehicle financed at another financial institution? Refinancing the loan at your Credit Union might lower your monthly payment and the total interest on the debt.

\*Annual Percentage Rate. Rate effective January 1, 2006 and subject to change. Member must meet credit requirements. Not available for the refinancing of existing Credit Union loans. Information in chart for comparison purposes only.

## Certificate Specials

11-month term **4.47%APY\***

\* Annual Percentage Yield. Effective January 1, 2006 and subject to change. Must have or open a BCCU Checking Account. \$1000 minimum deposit new money. \$1000 new money can be combined with existing monies on deposit for CD.

16-month term **4.10%APY\***

20-month term **4.35%APY\***

\*Annual Percentage Yield. Effective January 1, 2006 and subject to change. \$500 minimum deposit. Penalty for early withdrawal. Call BCCU for current rates and terms.



## Annual Membership Meeting Notice

We will hold our Annual Membership Meeting on **MARCH 15, 2006**, at 7:00pm at the Executive Inn, 978 Phillips Lane, in the Label room. Doors open at 6:00pm.

This is your chance to hear first hand the accomplishments and future plans for your credit union as well as participate in the election of three (3) positions on the Board of Directors. Look for the insert mailed with this newsletter for voting procedures and a list of candidates.

### HOLIDAY CLOSINGS

*Martin Luther King, Jr. Day - Monday, January 16*  
*Presidents' Day - Monday, February 20*

## Get Your Tax Refund Fast

Sign up to have your refund directly deposited into your BCCU Checking Account and you will get your money fast and not have to worry about waiting for a check. It's easy. Just put our routing and transit number and your member number where indicated on your tax forms. Our routing and transit number is 2830-7929-8. Call us if you have any questions.

## EZ Home Bill Pay

Pay bills the easy way with EZ Home Bill Pay. No more writing checks and spending money on stamps when you pay bills online from the convenience of your PC. Choose to have any regularly recurring bill paid with EZ Home Bill Pay such as your mortgage, auto loan, utility, insurance and many more. Just log onto our web site at [www.beaconccu.org](http://www.beaconccu.org) and sign into your account using Home Branch, then click on the EZ Home Bill Pay link. *The dollar amount of the bills you choose will come out of your BCCU Checking Account on the dates you select each month making it easy for you to manage your finances.*

## Beacon Reaches The Hispanic Community



Staff members, Penny Haseker and Francys Hernandez recently were on the air at LaBuena radio station discussing the benefits of Credit Union membership. They took calls from listeners and answered questions. It was a great way for us to reach out to some of our hispanic members and our community as well.

## President's Message

Happy New Year everyone! The beginning of a new year is the time to reflect on our past successes and look forward to the exciting journey ahead. It's also the perfect time to implement your New Year's resolutions and shape up your finances.

Whether you have made a resolution to pay off debt, save for retirement, or make home improvements, your Credit Union can help. From Home Equity Loans that can help you consolidate debt or even purchase a new auto, to competitive savings rates great for saving for a family vacation, we can help you stick to those resolutions and improve your financial outlook in the year ahead.

As we enter the new year, remember, we are here with you and your family along life's journey. We are constantly looking for ways to serve you better.

I encourage you to join us for the annual meeting on March 15. It's a wonderful time to see old friends and find out what's going on at your Credit Union. Remember, as a member you are an owner of the Credit Union - and that's what makes credit unions around the world unique.

-Jeff Roberts

## IRA Options

You may be planning on finding a hidden treasure, but there is a better way to get the money you will need for retirement. BCCU offers you several long-term savings options such as Traditional and Roth IRAs and the Coverdell Education Savings Account. An IRA is a safe, secure way to save for your future. Call us today to find out more about our IRAs. Remember, you have until April 15, 2006, to make a contribution to an IRA and receive possible tax benefits on your 2005 returns.



**BEACON**  
COMMUNITY CREDIT UNION

[www.beaconccu.org](http://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. - Thurs. 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.

