



THE BEACON Signal

News and Notes from Beacon Community Credit Union

Vol. 25, No. 2

April 2005

Spring Special

You Might Win A \$500 Best Buy Gift Card

Take advantage of the services at your Credit Union and get a FREE Beacon Community Credit Union umbrella* plus be entered in the drawing to win the \$500 Best Buy Gift Card.

Here's how to get in on the fun.

1. Open a new Savings and Checking Account
2. Refer a friend who opens a new Savings and Checking Account. (both you and the new member will be entered in the drawing.)
3. Open a new Certificate with a minimum deposit of \$2,000 - new money.
4. Already a member? Open a Checking Account or start Direct Deposit to your existing Checking Account.
5. Open a New Loan, or get an Advance of at least \$5,000 or more on an existing loan.
6. Open a new Kid's Account with a \$25 deposit and get a free t-shirt* for your child.
7. Already have a Checking Account with Direct Deposit, then get approved for our Debit Card.

*Umbrellas and t-shirts for kids are available while supplies last. The drawing for the Best Buy Gift Card will be held on July 1, 2005.

CERTIFICATE SPECIAL



2.95%APY*

16 month term

3.25%APY*

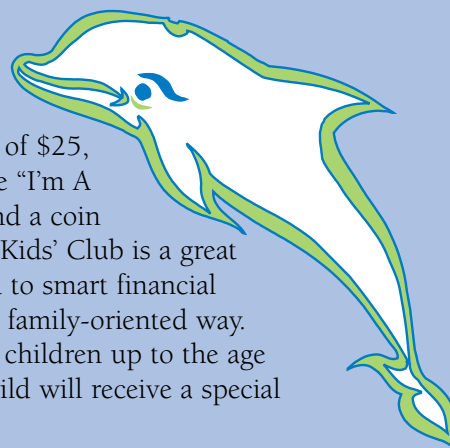
20 month term

Minimum deposit \$2,000

*Annual Percentage Yield. Effective April 1, 2005 and subject to change. Available for new deposits of at least \$2,000. Penalty for early withdrawal. Call the Credit Union for current rates and terms.

Open a Kid's Account

With a minimum deposit of \$25, your child will receive a free "I'm A Credit Union Kid" t-shirt and a coin saver's book. Our SeaCents Kids' Club is a great way to introduce your child to smart financial management skills in a fun, family-oriented way. The account is available for children up to the age of 12. Each quarter your child will receive a special SeaCents Newsletter.



Home Sweet Home Loans

New program offers alternative mortgage solutions for members

BCCU has teamed up with Select Mortgage Group in an effort to help members with their mortgage loan needs. Select Mortgage specializes in low rate and low cost mortgage loans for homeowners. Mortgage programs offered include 30 year fixed rate loans, 100% purchases and refinancing, stated income loans, FHA and VA loans, and programs for members that may not have the best credit or have been turned down for a first or second mortgage loan. Many of these programs may help you pay off high interest credit card debt, consolidate your bills, and purchase land contracts.

If interested, call Dan Howell at 502-366-6022 or toll free at 800-363-6022, ext. 4707.



Meet The Staff

Diana Cummings is our Sr. Loan Officer of lending and has been with BCCU for 9 years. She is very knowledgeable in all aspects of lending including mortgages and home equity loans. Jorge Fleitas is one of our Member Service Officers. Jorge assists members with their daily transactions and also helps the loan department with translation. Both Diana and Jorge are greatly appreciated and make a valuable contribution to our staff.



Privacy: Our Concern For You

Your relationship is important to us, and we are committed to providing you with competitive products and the best possible service. To do this, we use, collect and retain information about you and your account to be able to keep you informed about the many financial services, products and benefits available to you as a Beacon Community Credit Union member. This will enable you to meet your financial needs and reach your financial goals. You can be confident that protecting personal information and using it in a manner consistent with your expectations is a high priority with all of us here at Beacon Community Credit Union.

Beacon Community Credit Union collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information we receive from sponsors; and
- Information we receive when verifying information you have provided us.

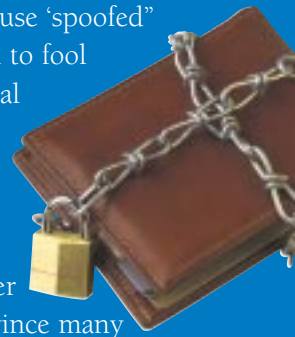
We may disclose all of the information you have provided us and former members, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about our members and former members to nonaffiliated third parties as permitted by law.

Beacon Community Credit Union restricts access to your personal and account information to those employees, directors, and supervisory committee members who need to know that information to provide products or services to you or perform their duties under federal or state regulations. We, here at Beacon Community Credit Union are all trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you have any questions, contact our Member Data Privacy Control Desk at (502) 366-6022 or (800) 363-6022.

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. By using false web sites that look like those of well-known financial institutions, or other online retailers, phishers are able to convince many recipients to provide personal financial information.



There have been recent reports of a phishing scam that prompts members to fill out an online survey that asks for the name of their financial institution, passwords, email addresses and other personal account information. In exchange, at least one version of the scam promises a retail gift card valued up to \$500. Don't be caught by this type of scam. You will not receive a gift card. In fact, the only thing you will receive is a lot of headache because your identity will be stolen.

It's important to remember that 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. Never respond to unsolicited email that asks for personal financial information.

Ask us about our
VISA Credit Card for Students



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 CLOSING *Memorial Day, Monday May 31*