

Credit Union News

BLUE CROSS BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Summer 2011

The Board and staff of the Credit Union wish you and your family a safe and enjoyable summer.

How To Be a Good Checking Account Holder

Having and using a checking account properly goes beyond just signing checks and handing them over. There's your balance to track, the correct way to fill out a check and the right way to sign one.

To be really good with checking, follow these tips and you'll handle your account the "write" way.

Don't write checks without money in the account to cover them. (More people bounce checks every day than you can imagine.)

Record the check information in the checkbook register before writing out the check, so you don't forget.

Fill in the name of the person/vendor you're paying and the amount, completely and accurately, prior to signing the check.

Subtract the amount of every check and ATM withdrawal to keep a running balance in the register.

Add every deposit in the register to keep your balance up to date.

Find out how long it takes for deposits to be credited to your account-don't count on money that isn't there yet.

When endorsing a check written out to you, sign your name on the back as it appears on the account. If you are depositing but not cashing the check, write "For Deposit Only" below your endorsement, along with your account number.

Match your checkbook register with your account statement as soon as you receive it.

If you close your checking account, make sure all the checks have cleared first.

Don't have checking with us? Call or stop by the credit union to find out how you can sign up for our convenient share draft checking and ATM services!

League President John Murphy Honored by National Association

Senator Snowe said "John Murphy is a driving force for credit unions not just in Maine but nationally. He is a big part of the fabric ideals and philosophy of credit unions and his visionary leadership serves the state and nation well. That is why I am honored to have been asked by the Credit Union National Association to present the **Credit Union House Hall-of-Fame Leader Award** to a man who has spent four decades working on behalf of Maine's Credit Unions, John Murphy."

We congratulate John on this wonderful honor and are proud to have him as our leader.

Tips on Using Your Debit Card Wisely

It may be only plastic, but your Debit Card is your ticket to cash and your license to buy.

Your Debit Card has a built-in safety feature that prevents you from spending more than you have in your credit union account. It's a key to debt because if you do spend more than you have, you're subjected to overdraft fees on top of the dollar amount.

Second, Report to Us Quickly

If your Debit Card is lost or stolen, contact us right away at **(207) 822-7483. After Hours Only (800) 472-3272**

When all is said and done, keeping your Debit Card safe and secure and using it wisely will protect your credit union account and provide you with a great way to pay for purchases and access cash.

GREAT LOANS RATES

New Autos

Up to 4 years 3.9%
Up to 6 years 3.9%

Used Autos 3.9%

Home Equity Loan Rates

3 years 4.4%
4 years 4.9%
4-10 years 5.4%

Home Equity LOC **3.25%**
Currently at Prime

Current Certificate Rates

6 month .50%
12 month .65%

The Credit Union Newsletter

The Credit Union Newsletter is published twice a year as a service to its members.

CREDIT UNION SERVICES

- Savings
- Clubs
- Checking
- Certificates of Deposit
- Money Market Accounts
- Visa Check Card (Debit)
- Teller Phone
- Loans Payroll Deduction
- Direct Deposit
- Home Banking
- Loan Calculators
- www.bluecrosscu.com

CU ONLINE is the simplest, most convenient way of keeping track of daily finances.

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Credit Union Hours

Gannett Drive: Monday thru Friday
9:30am to 2:30pm
Phone #822-8500 – Fax #822-7603
On-line www.bluecrosscu.com