

Credit Union News

BLUE CROSS AND BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Winter 2011/2012

The Board and staff of the Credit Union extend their warmest wishes to you and your family for a Happy New Year.

Every day is a good day to switch to a Credit Union. Immediate family members (parents, children and grandchildren) are eligible to join.

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%

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.

Your money is safe at the Credit Union

Credit Union deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency.

The Credit Union offers safe and sound banking, not for profit status and is member owned.

The Credit Union is well capitalized and financially strong. We stand ready to lend and protect the interests of our members.

Say "Credit" for your Credit Union

Here are some benefits for choosing "credit" instead of "debit" when using your Visa Check Card.

1. Transactions are more secure as signatures are not stored or shared by many retailers.
2. There is no risk of a PIN security breach which often requires a new card.
3. Minimizes the Pre-Authorization Hold amount when used at a gas station or restaurant,
4. Signature transactions cost your credit union less. Lower costs mean we can provide more services to you.

Every time you use your Blue Cross Credit Union Visa Check Card remember to say "Credit" and sign.

Congratulations to this years Christmas Club Prize Winner – Kathy Mooers

Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions.

The non-Visa debit network for which such transactions are allowed is NYCE®.

Examples of the types of actions that you maybe required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 822-7483.

**Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program*

Credit Union Hours

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

The Credit Union Newsletter

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

Board of Directors

Todd Davis – President
Christopher Snell – Vice President
Jacinthe Littlefield – Treasurer
Lisa Perruzzi – Secretary
David Dill
Vinal Doody
Betsy Glanville
Mary Frances Gleason
Mary Pinkham

Credit Committee

James Pike– Chairman
Douglas Wilson – Secretary
Mary-Jo McCormack

Supervisory Committee

Christopher Snell – Chairman
David Carrier
Joan Nadeau

Staff

Mary Pinkham – Manager
Michelle Lauricella – Assist Manager
Hildegard Hansen – Head Teller

Open House:

February 2, 2012 10:30am – 2:00pm
Gannett Drive - Conference Room 2B

Annual Meeting:

February 2, 2012 – 4:30 pm
Conference Room 2B