

# Credit Union News

BLUE CROSS BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Summer 2010

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The Board and staff of this Credit Union wish you and your family a safe and fun filled summer.

## Take a summer "Staycation"

Frugal families are discovering a new trend, known as "Staycations", mini-vacations based from or near the home that feature day trips to local attractions or events. Here are some tips for filling day trips close to home with a sense of fun and discovery.

### Keep it Free

Summertime is filled with festivals, fairs and other free or near free events.

### Keep it Active

Go to a local park have a picnic and play games. Weekdays are a great time to visit.

### Keep it Creative

Take turns having family members put together their dream day. Maybe you go to the beach one day, fly kites the next and the museums another day.

### Dine at Home

Have a back yard barbecue with family and friends. Plan a theme night meal maybe one that ties in with a rented movie you plan to watch together or play charades or play a board game.

### Plan an Overnight Camping Trip

Most people are within a short drive to a state or national park. Pack up your camping gear for an overnight trip. Nothing lends a spirit of adventure like a family expedition, even if it's only for a night.

### Don't forget to Document It

Create your own family documentary of your staycation to enjoy. Keep a journal or shoot a movie of your local adventures. It may be the most fun you have ever had.

## Travel Advisory for Debit Card Members

Please notify your Credit Union when traveling. Out of the ordinary transactions will flag your account and may cause a temporary block to your card. If you notify

us in advance and a problem arises we can release the block immediately. For lost or stolen cards please call 1-800-472-3272 after hours.

## Take us with you when you leave

If you leave your job for any reason, remember to take your credit union with you.

Even if you leave your company, change positions or locations, or stop working for whatever reason such as early retirement you'll always be a member of our credit union as long as you keep your account open.

There's no need to close your account.

We appreciate your support and can continue to serve your financial needs in a number of ways no matter where you are located.

- . **Telephone** – Call during business hours at (207) 822-8500
- . **Teller-Phone** – Use our 24 hour service at (207) 871-8906 or 1-866-308-2042
- . **Fax** – Fax your requests to (207) 822-7603
- . **Postal Mail** – Use the regular Postal Service to mail in deposits, loan applications or payments.
- . **E-mail** – We're always available through e-mail, if that's more convenient.
- . **On-line** - Visit our website at [www.bluecrosscu.com](http://www.bluecrosscu.com) and use Home Banking to access your account.

So if you should be leaving the company, please write, call or stop by to let us know the change in your status. We would like to help make this transition as easy and convenient as possible.

## **DEBIT CARD CHANGES**

Beginning August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you authorize us to:

ATM transactions  
Everyday debit card transactions

To OPT IN and continue overdraft coverage, Debit Card members must sign and complete the Authorization Form that can be found on our Web Page, in the Credit Union Office or mailed with your May Statement.

The Credit Union will charge you a fee of \$25.00 each time we pay an overdraft. There is no limit on the total fees we can charge you for overdrawing your account.

If we don't receive an Authorization Form ATM and everyday Debit Card transactions will be declined if funds are not available.

You may revoke this OPT IN consent at any time.

### **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
- [www.bluecrosscu.com](http://www.bluecrosscu.com)

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

## **GREAT LOAN RATES**

### **NEW AUTOS**

Up to 6 years 3.9%

### **USED AUTOS**

Up to 5 years 3.9%  
(2006 and Newer)

### **USED AUTOS**

Up to 3 years 3.9%  
(2005 and Older)

### **HOME EQUITY FIXED**

3 years 4.40%  
4 years 4.90%  
4-10 years 5.40%

### **HOME EQUITY LOC 3.25%**

**Currently at Prime**

### **CURRENT CERTIFICATE RATES**

6 month .75%  
12 month 1.00%

### **Credit Union Hours**

Gannett Drive: Monday thru Friday  
9:30am to 2:30pm  
Phone #822-7000 Ext. 8500 or 6495

### **The Credit Union Newsletter**

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

### **Board of Directors**

Jacinthe Littlefield – President  
Christopher Snell – Vice President  
Todd Davis – Treasurer  
Lisa Perruzzi – Secretary  
Susan Charczenko  
David Dill  
Vinal Doody  
Joan Hanscom  
Mary Pinkham