

Current Rates Deposit Account

(Deposit accounts pay interest rates for 04-01-10)

Big "D"1.00%APR - 1.00% APY
IRA'S3.00%APR - 3.03% APY

Share Accounts

(Share accounts pay dividends eff. MAR. 2010)

All Shares..... .25% APR - .25% APY
Christmas Clubs25% APR - .25% APY
Vacation Clubs25% APR - .25% APY

No accounts have early withdrawal penalties, however, minimum deposit and minimum transactions amounts apply.

Certificate of Deposit

(eff. 3/31/10)

6 Month 1.05% APY
9 Month 1.25% APY
12 Month 1.30% APY
15 Month 1.50% APY

The A.P.Y. (annual percentage yield) is effective as of 3-03-10 subject to change at any time without notice. Interest is calculated by the daily balance method and is credited at maturity to the account of your choice. Interest is not compounded. Penalties imposed for early withdrawals. Minimum deposit \$2,000.

Loan Rates

New Autos* from 4.50% APR
Used Autos from 5.50% APR
Unsecured..... from 6.75% APR
Secured from 6.50% APR
Boat/R.V. from 5.50% APR
Home Improvement ... from 6.75% APR
Mortgage from 5.00% APR
Home Equity from 5.00% APR
Visa 13.00% APR
Visa Gold 11.50% APR
Visa Platinum 8.50% APR

**Check & Compare our Rates.
Still Matching Competitors Rates
Some Restrictions May Apply**

* Up to 15,000 Miles
The APR (annual percentage rate) is effective as of 04-01-10 subject to change at any time.

Federal Reserve Board (Reg E) requirements eff. 7-1-2010 New Overdraft Rules for Debit and ATM Cards **WHAT YOU NEED TO KNOW**

Basic Facts - Relating to this rule - An overdraft occurs when you use your Debit or ATM card to make a purchase or ATM transaction buy you don't have enough money in your account to pay for it. For a Fee, your financial institution's overdraft services will cover you when you become overdrawn.

Generally there are two types of overdraft services: Standard Overdraft Services. Your financial institution will charge you a flat fee between \$20-\$40 each time you overdraw your account.

Overdraft protection plans. Your financial institution will offer a line of credit or a link to your savings account to cover transactions when you overdraw your account. Typically most institutions charge a fee each time you overdraw your account but overdraft protection plans may be less expensive than standard overdraft services.

NEW RULES. You choose. In the past, some financial institutions automatically enrolled you in their standard overdraft services for all types of transactions when you opened an account. Under the new rules, your financial institution must first get your permission to apply these services to everyday Debit Card and ATM transactions before you can be charged an over draft fee. To grant this permission, you will need to respond to a notice and opt in (agree) before any future fees can be charged.

Existing accounts. If you do not opt in (agree), beginning Aug. 15, 2010, your financial institutions standard overdraft services won't apply to your everyday Debit card and ATM transactions that overdraw you. These transactions typically will be declined if you don't have enough money in your account but you will not be charged overdraft fees.

New Accounts. If you open a new account on or after July 1, 2010, you will be required to (Opt in) to this service if you choose, otherwise you cannot be automatically enrolled in such a service.

For your information: Besser Credit Union does not allow PIN Based one time Debit or ATM transactions to be paid if the account is negative for a fee. We do allow transactions to be approved by either transferring from your account or accessing a draft account line of credit at no charge on other signature, check, & ACH transactions. We also may pay transactions that cause you a negative balance for a non-return fee. **Effective 7-1-10 the services that were always automatic will now have to be consented to through an (Opt-In) notification by you the member for future transactions.** You will be able to access these forms three ways; by printing the form located on our Web site: www.bessercu.com under policy/disclosure area and returning it to us. Or by requesting a form either in person at any of our locations or by calling us toll-free: 1-800-655-6508. **Based on the new rules of (Reg. E) if we do not have a (Opt-In) consent form on file we will not be able to charge you a fee for the services offered. Because of this, transactions may be declined and returned not paid, but no fee will be charged.**

Statement changes - All fees charged on your account eff. 7-1-10 will be specifically disclosed as another new regulatory requirement to show you all total fees paid for the month and YTD. **Please look for more information coming soon in regards to this new (Reg. E) compliance requirement.**



Don't forget your
**2009 IRA
Deadline!**

IMPORTANT NOTICE

If you have a Mortgage or Home Equity Loan at Besser Credit Union we need your paid insurance and tax receipt. A \$20.00 fee will be charged if we do not receive them by May 1.

Thanks, Thanks, and Thanks Again

April is National Volunteer Month, and we would like to take this opportunity to give a heartfelt thanks to all of you who help us by volunteering your valuable time, talents, and energy to help Besser Credit Union function. **You are the Best!** Thanks also to our wonderful members for supporting your Credit Union.

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