

## Current Rates

### Deposit Account

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

Big "D" .....1.25%APR - 1.26% APY  
IRA'S .....3.25%APR - 3.29% APY

### Share Accounts

(Share accounts pay dividends eff. DEC. 2009)

All Shares..... .50% APR - .50% APY  
Christmas Clubs ..... .50% APR - .50% APY  
Vacation Clubs ..... .50% APR - .50% APY

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

### Certificate of Deposit

(eff. 12/17/09)

6 Month ..... 1.25% APY  
9 Month ..... 1.40% APY  
12 Month ..... 1.45% APY  
15 Month ..... 1.60% APY

The A.P.Y. (annual percentage yield) is effective as of 12-17-09 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 ..... 9.50% 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 01-01-10 subject to change at any time.



## Individual Retirement Accounts - Still a Smart Way to Save

The Great Recession took its toll on many retirement accounts. But that doesn't mean you should give up on saving for retirement. Saving money in a Traditional or Roth Individual Retirement Account provides a tax-advantaged way to set funds aside for the future. According to the Internal Revenue Service, you can set up and make contributions to a Traditional IRA if you (or, if you file a joint return, your spouse) received taxable compensation during the year, and you have not reached age 70 1/2 by the end of the year. You may be able to deduct your contributions to a Traditional IRA depending on your income, filing status, whether you are covered by a retirement plan at work, and whether you receive social security benefits.

You contribute after-tax dollars to a Roth IRA, but the earnings accumulate tax-free. You can make contributions to your Roth IRA regardless of your age, but your modified adjusted gross income must be less than \$169,000 if you're married filing jointly or are a qualifying widow(er) or \$116,000 for singles or a head of household. For details, visit [www.irs.gov](http://www.irs.gov) and view Publication 590, or ask your tax advisor.

**IRA contributions for 2009 must be made by April 15, 2010, but why wait? The sooner you get started, the sooner you will earn interest, so stop by the credit union to open your IRA today.**

## Tips on protecting yourself against ID theft

Besser Credit Union would like to help you guard against identity thieves.

Here's what some experts recommend:

1. If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.
2. Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.
3. Buy a shredder. Shred any unneeded mail and documents that contain Personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.
4. Change your passwords at least once a year, including your online banking.
5. Pay attention to Phishing schemes.
6. Remember to check your credit report at least once a year.



## Start One Today

Is your holiday list and expenses increasing each year? If so, a holiday savings account at your credit union will help. It's much easier to save all year long than to worry about your holiday expenses. Your holiday savings account can be opened any time during the year and for any dollar amount you choose. Deposits can be made through payroll deduction, automatic transfer from your CU checking or savings account, by mail, or in person.

If you don't have a holiday savings account, think about how nice it would be to receive a check next year in October to fund your holiday shopping. And, you may even start shopping earlier and not worry about the financial sting. If this sounds like a great idea to you, than stop by or call your credit union today and start your 2010 holiday savings account. By starting one today, you will be ready for next year's holiday season.

### Mission Statement

A Member owned Financial Family, Dedicated to Friendly, Quality, Efficient Services for Its' Members.



**BESSER**  
CREDIT UNION

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