

A few words from your **MANAGER**

Greetings in the New Year!

On behalf of All of Us at Besser Credit Union, we would like to extend our sincere Appreciation and Gratitude for allowing us to serve your financial needs in 2009. We want to especially "Thank" our members who worked with us in this tough and trying economic times, as well as all our members who used Besser Credit Union as their primary financial institution once again this year. We look forward to continuing this relationship in the New Year, as we all work together through more trying and turbulent times ahead. Remember that by working together we will get through these difficult times that seem to have no end. **Let us help you in good times and in bad.**

WHAT TO LOOK FOR IN 2010:

- 1.) **Your deposits are still insured up to a minimum of \$250,000 through 2010.**
- 2.) **Continued FREE Bill Pay for ALL our members.**
- 3.) **The collection of more utility bills than any other financial institution.**
(I commented last quarter, that fee increases in this area were mostly the results of mandatory fee increases passed on by the utility company. "That we do the work but they receive the benefits"). **I would like to clarify this comment as this is NOT true of our collection of Alpena Power bills. They actually pay us a small collection fee for doing this service for them. We appreciate the long time working relations that we have had with Alpena Power Company and our ability to make members lives easier by allowing payment of utility bills at our credit union.**
- 4.) **Elderly access to our buildings will be expanded in 2010** as we revamp the handicap area from the sidewalk for easier accessibility.
- 5.) **ACCEL "Member's Financial Counseling" services.** Please visit our website for complete details and services available for FREE to our membership. If you don't have access to a computer then simply call 1-877-33ACCEL (332-2235). If in need please take advantage of FREE Financial Education, Counseling & Debt Management Plans (DMP) programs. Don't get drawn into other advertisements and promises. A lot of these companies really do not have your best interest in mind but prey on peoples unfortunate situations. Use the services that are recommended by people you can trust.
- 6.) **Cooperation and Communication:** We strongly encourage any member having difficulty meeting their credit union obligations to work with our collections department. Lack of communication and efforts to work with us will mean we have no alternative but to take collection measures that we would rather not take if at all possible. **Please work with us during these difficult times.**
- 7.) **BRANCH OPERATIONS:** Do to the decline in activity at our Long Lake Branch location we have decided to reduce office operations at that location through the winter months. No employees job will be eliminated just re-directed elsewhere. **Full-Service hours will be Monday, Thursday & Friday from 9:00 - 5:30. Closed Tuesday & Wednesday but you still will have access for night deposits and ATM transactions daily. Effective Full-Service hours 5 days a week will be posted once again come Spring.**
- 8.) **LOW RATE ENVIRONMENT CONTINUES:** The Federal Reserve has left rates unchanged once again. This means low rates will continue. It still is a good time to take advantage of these continuing low rates for autos and home loans. - **We have money to lend.**
- 9.) **ELIMINATION OF THE \$1 PHONE TRANSFER.**
- 10.) **60th Annual Meeting - Make plans to attend our 60th Birthday Bash Theme, Friday, Feb. 19, 2010.** Fun for the whole family. Entertainment (Comedian Ventriloquist), food, birthday cake & ice cream and door prizes of many assorted birthday presents for all ages.
- 11.) **"Community Minded, Just Like You"** - Once again we would like to "Thank" all our members who contributed or purchased tickets for the many charities and fund raisers we participated in this year. All funds collected were given back to the community for their many worthwhile causes or events. We would like to also "Thank" our employees for efforts in the sale and promotion of all the funds collected. **Even in hard times people come together and are generous in the support and help of others. THANK YOU!**

My wish for you is Hope, Peace, Joy & Love to You and Yours in the New Year.

Your Manager/CEO-Nancy K. Montie

THE UPCOMING ANNUAL MEETING WILL BE HELD AT THE CIVIC CENTER FRIDAY, FEB., 19, 2010

This will be your Credit Union's 60th Annual Meeting... So we will be celebrating! It is sure to be the BIGGEST Birthday Party ever!

Credit Union members will have the opportunity to win colorfully wrapped presents, enjoy entertainment from Richard Paul (a comedian/ventriloquist), and enjoy hot dogs, chips, and cake & ice cream.

Only a limited number of tickets will be available this year. You can purchase them for \$1.00 each which will be available at both credit union locations. **NO TICKETS WILL BE AVAILABLE AT THE DOOR.**



IMPORTANT NOTICE

Besser Credit Union will be closed Monday, February 15, 2010 for Education and Training



Long Lake Branch Office will be closed Tues & Wed. for the Winter months Open Mon., Thurs., & Fri. 9:00 - 5:30

(ATM and Night Deposit accessible daily.)

IMPORTANT NOTICE

If you have a Mortgage or Home Equity Loan at Besser Credit Union we need your paid insurance and tax receipt.

