

# Yes, We Are Making LOANS

We are making loans to qualified members. Our low loan rates can help you save money!

## Annual Meeting

### YOU ARE INVITED

Burlington Northtown Community Credit Union will hold its Annual Meeting on Friday, April 24, 2009 at Finnigans Hall in North Kansas City.

### We Are Celebrating 81 Years!

During the meeting you'll hear about 2008 accomplishments, 2009 plans, and cast your vote to elect volunteers to the Board of Directors & Supervisory Committee. Come join us for a fun evening!

**Date:** Friday, April 24, 2009

**Time:** 6:30 pm Dinner  
7:00 pm Meeting

**Prizes:** Door Prizes

**Place:** Finnigans Hall  
503 E 18th Avenue  
North Kansas City, MO

**RSVP to BNCCU at  
816-474-5610**

## WHY BORROW FROM BNCCU

**1. Great Rates!** Burlington Northtown Community Credit Union



*car loan rates as low as* **APR**

# 4.00%

*For qualified members - call for details.*

(BNCCU) is offering great rates for car loans. We can beat the rates offered by most other financial organizations. Let us review your credit and pre-approve you for a loan OR refinance an existing car loan.

**2. We Hold All Our Loans!**

BNCCU keeps all the loans we process. We don't sell them to another financial organization. This means you can always talk to a real person about your loan.

**3. We Work With Members!** We help members budget for car loans, based on their financial situation. We also consult with them, if their situation changes.

## REFINANCE AND SAVE!

**Already purchased a vehicle? Check the interest rate on your contract. Then, call us to see if we can refinance your loan and save you money!**

  
**Burlington Northtown**  
Community Credit Union

*Burlington  
Tracker*

Burlington Northtown Community Credit Union's Newsletter

April 2009

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# Savings Options

## REGULAR SAVINGS

Your Regular Share (Savings) Account is your membership in Burlington Northtown Community Credit Union. This account receives dividends (interest) at the end of each quarter.

## SPECIAL SAVINGS ACCOUNTS

Use this account to save money for a special occasion or event, like holiday shopping or a vacation. Dividends are based on the average daily balance and paid at the end of each quarter.

## CHECKING ACCOUNTS

Our totally free Share Draft (Checking) Account has unlimited check writing privileges, no monthly fees, no per check fees and no minimum balance. An ATM/Debit Card allows for easy access to your money. Ask for details.

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## BNCCU is Federally Insured

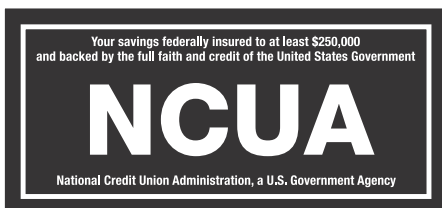
Your account is federally insured by NCUSIF up to \$250,000.

## What is NCUA and NCUSIF?

The National Credit Union Administration (NCUA) is the federal government agency that charters and supervises federal credit unions. NCUA operates and manages the National Credit Union Share Insurance Fund (NCUSIF).

## Why Is NCUSIF Share Insurance Coverage Important?

Share insurance through the NCUSIF protects members against losses, if a federally insured credit union should fail. No member has ever lost money with an NCUSIF insured credit union.



# MANAGE YOUR DEBT

Many people will face a financial crisis at some time in their lives. The crisis may be caused by an illness, loss of a job, or overspending. If you plan ahead, you can lessen the impact of this crisis. Here are a few tips to help you take control and plan ahead.

## DEVELOP A BUDGET

The first step is to develop a budget. Write down how much money you earn. Then make a list of your expenditures. List all fixed expenses (mortgage/rent, car payments, utilities, insurance, etc.), and expenses that vary (food, entertainment, recreation, etc.). The goal is pay down debt and build savings.

## MANAGE YOUR LOANS

Debts can be unsecured or secured. Secured debts are tied to an asset (home, car, boat, etc.). If you stop making payments, lenders can foreclose on the house or repossess your car. Unsecured debts are not tied to an asset (credit cards, medical bills, etc.).

## CONTACT CREDITORS

If you can't make a payment or have already missed a payment, contact your

creditors immediately. Creditors want you to pay back your loan. They will be more likely to work out a payment plan if you haven't been turned over to a collection agency. **Don't be afraid to make this call.**

## DEBT COLLECTORS

If your debts have already gone to a debt collection agency, learn your rights. The Fair Debt Collection Practices Act is the federal law that dictates how and when a debt collector may contact you.

**Auto Loans** — most automobile financing agreements allow a creditor to repossess a vehicle any time you're in default. If your car is repossessed, you may have to pay the balance due on the loan, as well as towing and storage costs.

**First Mortgage Loan or Home Equity Loans** — If you fall behind on your mortgage, contact your lender immediately to avoid foreclosure. **FREE Help** may be available from the U.S. Department of Housing and Urban Development (HUD). To find a HUD-approved counselor call (800) 569-4287 or TTY (800) 877-8339.

## Important Numbers

Office Phone Number  
816-474-5610

Info Depot Line  
1-877-369-9248

Toll-Free Number

Lost or Stolen Visa  
1-800-528-2273

Toll-Free Number

Office Hours: Mon-Fri  
9:00 a.m. – 4:30 p.m.

Drive-up Hours: Mon-Fri  
8:30 a.m. – 5:00 p.m.

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## Share Rates

	AP	APY
Regular Shares	1.50%	1.51%
Club Account	1.00%	1.00%

All accounts insured up to  
\$250,000 by NCUA



## Loan Rates

### New Vehicles 2008-2009

Vehicles which have never been titled  
Call BNCCU for Personalized Rates

### Used Vehicles

Call BNCCU for Personalized Rates

Home Equity variable rate  
(valid until 12/31/09) 4.75%<sup>APR</sup>

Home Equity fixed rate  
min \$15,000 for 180 mo (15 yrs) 5.75%<sup>APR</sup>

Home Improvement fixed rate  
up to \$10,000 (60 mo) 7.00%<sup>APR</sup>  
up to \$15,000 (84 mo) 8.00%<sup>APR</sup>

Share Secured  
36 and 48 mo 4.50%<sup>APR</sup>  
60 mo 5.00%<sup>APR</sup>

Signature Loan  
24, 30, and 36 mo 15.00%<sup>APR</sup>

## Holiday Closing

Monday, May 25, Memorial Day