

We Have Moved!

Visit Burlington
Northtown Community
Credit Union at our new
offices at 1002 Swift!

Good News from the Chairman

We are pleased to
announce we have
leased the empty
office space in our
new building!

When Burlington Northtown
Community Credit Union moved to
its new building, it planned to lease
the empty office space.

Effective July 1, 2010, we have
leased this space. The firm, based in
Houston, will rent the space for its
office staff located in Kansas City.

The revenue will decrease the cost
of overhead and contribute income
to the credit union.

We are very pleased to announce
this development.

Sizzling Auto Loan Rates



NEW VEHICLES

rates as low as

3.90%^{APR}

For qualified members - call for details.

USED VEHICLES

rates as low as

4.90%^{APR}

For qualified members - call for details.

**NEW
PURCHASES**

REFINANCES

CARS

TRUCKS

SUVs

BNCCU LOAN ADVANTAGES

- 1. Low Rates!** BNCCU is offering low, low, auto loan rates. We finance new purchases (new & used vehicles) and refinances. And, we can beat most quoted rates. Before you go car shopping, let us pre-approve you for a loan. If you have already purchased a vehicle, let us refinance and save you money.
- 2. We Keep All Our Loans!** BNCCU keeps all our loans. We don't sell them. This means you can always talk to a real person about your loan.
- 3. We Work With Members!** We help members budget for car payments. We work with members to make sure they can make the payments and keep the car.


Burlington Northtown
Community Credit Union

Burlington Northtown Community Credit Union's Newsletter

**BURLINGTON
TRACKER**

July 2010

WHY CHOOSE E-STATEMENTS

Did you know that you can receive your BNCCU account statements electronically? Why choose to get your e-statements?

Less Paper, More Service

BNCCU offers electronic statements to reduce statement printing and mailing cost.

When a member decides to get e-statements, they can view, download, and print statements (for both current and recent statements) on our website.

By downloading the information, you can input it directly into your accounting system and receive it within hours of month-end closing.

Electronic statements offer more flexibility and are very timely. There are no drawbacks since members receive the same information.

Sign up Today!

SAVINGS PLAN

Do you have enough money in your savings account for emergencies and other expenses? If you don't, start by setting reachable goals. Try to make it a savings game.

For example, try to save just \$25 the first month. When you reach this goal, celebrate by buying a low-cost treat. The next month set a goal of \$30. At the same time, pay more than the minimum payments on loans.

In a few months, you will have decreased your debt and increased savings. You will be on your way to living debt free.

Start Saving Today!



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction. When an overdraft occurs, two things can happen: BNCCU can pay it anyway (Opt In); or BNCCU can deny it (Opt Out).

If BNCCU covers your overdrafts, there are two options.

1. The standard overdraft practice that came with your account.
2. Overdraft protection loan

If you want BNCCU to pay your overdrafts, you must give us authorization. If not, the transactions will be declined.

What is our Standard Overdraft Practice? When you give BNCCU permission we can pay for overdrafts for checks, other automatic payments, and ATM or debit card transactions. If you do not give us permission, we will **decline** all overdrafts.

Will I be charged a fee? Yes, you may be charged the normal overdraft insufficient funds fee of \$20/item.

What is an Overdraft Loan? This is a loan which you agree to pay back. Ask for details.

WHAT Do I Do? Completed the form below and return it to BNCCU. **If you don't complete a form by July 31, 2010, BNCCU will decline transactions if the balance in your account isn't enough to cover the transaction.**

Overdraft Authorization

- I **authorize (Opt In)** BNCCU to pay my overdrafts for my ATM and debit card transactions.
- I **do not authorize (Opt Out)** BNCCU to pay my overdrafts on my ATM and debit card transactions.

Printed Name _____

Account # _____

Signature _____

Date _____

Return form to: **BNCCU, 1002 Swift
North Kansas City, Mo 64116**

Important Information

Office Phone Number
816-474-5610

Info Depot Line
1-877-369-9248 (Toll Free)

Lost or Stolen Visa
1-800-528-2273 (Toll Free)

Website
www.bnccu.org

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.

Share Rates

	AP	APY
Regular Shares	1.00%	1.01%
Club Account	.75%	.76%

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



Loan Rates

New Vehicles 2009-2010
Vehicles which have never been titled
Call BNCCU for Personalized Rates

Used Vehicles
Call BNCCU for Personalized Rates

Home Equity variable rate 4.90%^{APR}
(valid until 12/31/10)

Home Equity fixed rate 5.75%^{APR}
min \$15,000 for 120 mo (10 yrs)

Home Improvement fixed rate
up to \$10,000 (60 mo) 7.00%^{APR}
up to \$15,000 (84 mo) 8.00%^{APR}

Share Secured
36 and 48 mo 4.00%^{APR}
60 mo 4.50%^{APR}

Signature Loan
24, 30, and 36 mo 15.00%^{APR}

Holiday Closings

Monday, September 6, Labor Day
Monday, October 11, Columbus Day