

Just the Facts, Please!

- Bensenville Community Credit Union was established in 1934 to serve the greater Bensenville area.
- We are the oldest financial institution in Bensenville and have NEVER changed our name.
- Currently, 87% of our member's deposits are loaned back to our membership.
- Unlike many other financial institutions, we have never invested with Fannie Mae or Freddie Mac.
- Our policy is "Once a member, always a member."
- Nationally, credit union members saved an average of \$126 last year compared to bank customers through lower fees and lower interest rates.
- We are closely regulated for safety and soundness. We are regulated by the Illinois Department of Professional Regulation, American Share Insurance Corporation (Insurer) as well as Dennis Wagner and Associates assuring our members that we are in compliance and safe.
- As an additional safety cushion against difficult economic times, we raise capital by setting aside a part of our annual earning, not by selling stock to private investors. Thus, credit unions have the highest Capital to Asset ratios.
- All directors serve WITHOUT COMPENSATION, therefore the incentive to protect assets and make decisions are for the benefit of the members and not self gain.
- Credit unions are a financial cooperative.
- There are 455 credit unions in Illinois serving more than 2.7 million residents. The combined assets of these credit unions are more than 20.8 billion dollars (as of 1-31-08).
- For 18 consecutive years, consumers have given credit unions the highest satisfaction rating of any financial service organization, along with the best marks for lowest fees. This was compiled by The Gallup Organizations for the American Banker, and banking industry newspaper.

Contact:

MAILING ADDRESS:
BENSENVILLE COMMUNITY CU
 PO Box 497
 Bensenville, IL 60106

STREET ADDRESS:
BENSENVILLE COMMUNITY CU
 23 S. Center Street
 Bensenville, IL 60106

MAIN PHONE: 630-860-0340
FAX: 630-860-0349

A.P.R.I.L. PHONE:
 630-860-1667

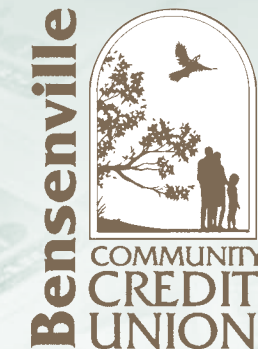
WEBSITE/ONLINE BANKING:
 www.bensenvillecu.com

LOBBY HOURS:
 Mon. and Wed.: 9am - 5pm
 Tues.: 11am - 5pm
 Thurs. and Fri.: 9am - 7pm
 Sat.: 9am - 2pm

WALK-UP HOURS:
 Mon. - Wed.: 8am - 9am
 5pm - 6pm

Thurs. and Fri.: 8am - 9am
(No Evening Hours)

Sat.: 8am - 9am
(No Afternoon Hours)



December 2008

Need Extra Holiday Cash?

Well, look no further. Your credit union is in need of your help and is willing to pay for your efforts. Currently, we are in possession of several vehicles and need to sell them. If you recommend anyone who buys a vehicle from us, we will pay you 5% of the final sales price!

We will pay you
5.00%

For example, if a vehicle sold for \$9,000, we would gladly write you a check for \$450.00! We are even offering special interest rates and financial terms for these

vehicles. So talk it up with friends, neighbors and even family members.

Check out our list of autos for sale below. Contact Sherry Hall at 630.860.0340, ext. 208 with questions.



| YEAR | MAKE | MODEL | MILES | PRICE | COMMISSION |
|------|---------|-------------|---------|----------|------------|
| 2004 | Hyundai | Santa Fe | 51,840 | \$9,500 | \$475 |
| 2002 | Dodge | Intrepid | 99,500 | \$5,500 | \$275 |
| 2002 | Ford | Explorer | 140,000 | \$1,500 | \$75 |
| 2003 | Chevy | Tahoe, LT | 76,201 | \$13,000 | \$650 |
| 2004 | Pontiac | Grand Am GT | 76,268 | \$6,500 | \$325 |
| 2004 | Pontiac | Grand Am GT | 38,796 | \$11,000 | \$550 |



If you are interested in any of the above vehicles, contact Sherry Hall at 630.860.0340, ext. 208 for a detailed list of all options on the vehicles.

All prices are negotiable.

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Closings:

CHRISTMAS EVE
Wednesday, December 24
 Lobby: 9:00am - 12:00pm
 Walk-Up 8:00am - 9:00am

CHRISTMAS DAY
Thursday, December 25
 Closed

NEW YEAR'S EVE
Wednesday, December 31
 Lobby: 9:00am - 12:00pm
 Walk-Up 8:00am - 9:00am

NEW YEAR'S DAY
Thursday, January 1, 2009
 Closed

MARTIN LUTHER KING, JR. DAY
Monday, January 19, 2009
 Closed

WASHINGTON'S BIRTHDAY
Monday, February 16, 2009
 Closed

While other institutions have branches, we have roots.

23 S. Center Street
 Bensenville, IL 60106



PR5RT, STD,
 U.S. POSTAGE
 PAID
 Creative Services

BCCU Kid's Corner

2009 KID'S CRAFT CALENDAR

February 14

Valentine and St. Patrick's Day

April 11

Easter and Mother's Day

June 20

Father's Day and July 4th

August 15

Summer and Back-To-School

October 17

Halloween and Thanksgiving Day

December 12

Santa Claus will be here for photos!
No crafts on this day.

Please contact Desiree prior to the date of the class to reserve your 10 am, 11 am or 12 pm time slot!

CHRISTMAS JOKES

What Christmas Carol is the favorite of parents?
Silent Night

What do you get if you cross an apple with a Christmas tree?
A pineapple!

What did one Christmas Angel say to the other?
Halo there!

Certificate of Deposit Special!

4.00% APY
7-Month CD

4.25% APY
9-Month CD



Earn a guaranteed return on your investment!

Hurry! Open your account today. This is a limited time offer and will not be available for long!

APY = Annual Percentage Yield. Some conditions apply.

Minimum deposit to obtain the above APY is \$40,000.00.

Early withdrawal penalty of 365 days of interest would be applied in the event that the certificate is redeemed before maturity. Offer can be withdrawn at any time. BCCU reserves the right to limit the amount of shares currently on deposit at any time, in any share type, from being transferred or deposited in this promotional rate. Rates subject to change without notice.

ASI By member's choice, accounts in this credit union are insured by ASI (American Share Insurance), the nation's largest private deposit insurer for up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get their money back.

Bensenville Food Pantry In Need!

As a community credit union, we are collecting non-perishable food items to help those in need this holiday season. If you do not have time or know what to get, we will also be taking monetary donations for the Food Pantry at each of our teller windows.

We have set a goal to collect \$750 by December 20, 2008, to give the Food Pantry time to restock the pantry.

Thank you in advance for caring,

The Bensenville Community Credit Union Staff



Holiday Skip-A-Pay

We know holiday expenses can be overwhelming. With Skip-A-Pay, you can free up some extra cash when you need it most. Simply fill out the form and fax it, mail it, or drop it off five days prior to your payment due date.

- A \$35 fee will be deducted from the account you select.
- Interest will still accrue during the month skipped.
- Excludes VISA® cards, mortgage loans and HELOCs.

Sabemos que los gastos navideños pueden ser estresantes. Con el programa "Skip-A-Pay" usted puede tener dinero libre para cuando más lo necesite. Llame la forma y mandela por fax ó por correo o entregue la forma personalmente 5 días antes de la fecha de su pago.

- \$35 serán deducidos de la cuenta que usted seleccione.
- Los intereses continuarán aumentando durante el mes.
- Excluye tarjetas VISA®, préstamos hipotecarios y líneas de crédito.



Take \$35 from: Regular Savings Checking
Tomen los \$35 de mi: Cuenta de Ahorros Chequera

Please skip the month of: December January
Quiero que se aplique al mes de: Diciembre Enero

Phone: 630-860-0340 • Fax: 630-860-0349

Names on Loan (Nombres en el préstamo)

Loan/Account Number (Número de préstamo/cuenta)

Signature (Firma)

Date (Fecha)

Co-Signer/Co-Borrower's Signature* (Firma)

Date (Fecha)

All borrowers must sign. (Todos los del préstamo deben de firmar.) One Skip-A-Pay form needed for each loan payment you wish to skip. A \$35 fee will be charged for each loan payment skipped.

BCCU's Membership is Best!

And you have proved it time and time again. Thanks to your support, we raised over \$400 in the month of October for Breast Cancer Awareness.

Way to go
BCCU Angels Team!



We Offer:

LOANS:

Home Equity Line-of-Credit
First Mortgage New/Refinance
Second Mortgage
Reverse Mortgage
New & Used Vehicle
Classic Car
Recreational Vehicle
New & Used Motorcycle
Signature
VISA® Platinum Credit Card
Overdraft/Line-of-Credit
Debt Consolidation
Share Secured
Automobile Tax Advantage

ACCOUNTS:

Regular Share
Checking
Christmas Club
Goal Setter Club
Money Market
Certificate of Deposit
Youth Saver
Individual Retirement Account (IRA)

SERVICES:

ATM/Debit Card
Payroll Deduction
Notary
Gold Medallion Guarantee
*Gift Card
*Money Order
*Reduced Marcus Movie Tickets
*Reduced Delta Sonic Tickets
*Postage Stamps
*Wire Transfer

*A small fee may be assessed.

While other institutions have branches, we have roots.



By member's choice, accounts in this credit union are insured by ASI (American Share Insurance), the nation's largest private deposit insurer for up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get their money back. Bensenville Community Credit Union is an Equal Housing/Opportunity Lender.

For more information, please call us at 630-860-0340.