

Take Advantage of the Perfect Used Car Package® from Enterprise.

[No-Haggle Pricing.]

The price you see is the price you pay!
Every vehicle priced below Blue Book Value!®



[Vehicle Certification.]

Every vehicle goes through a rigorous 109-point inspection by an ASE-Certified technician.



[7-Day Repurchase Agreement?]

If you change your mind, we'll buy it back, no questions asked.



[12/12 Limited Powertrain Warranty.]

Every vehicle is backed with a 12-month/12,000 mile limited powertrain warranty.



[Roadside Assistance.]

Your vehicle purchase comes with our one-year unlimited mileage roadside assistance program.



[Free CARFAX® Reports.]

A free CARFAX® Vehicle History Report™ is available for every vehicle we sell.



[Trade-ins Accepted.]

We gladly accept your trade-in. Even if you don't buy a car from us, we'll gladly buy yours.



Call 1 866 car sales for the Enterprise Car Sales location nearest you.

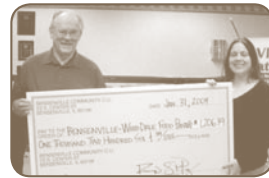


Prices do not include tax, title, tags, document processing fees of \$149 or less, governmental fees, any emissions testing charges, and any finance charges (if applicable). Vehicles subject to prior sale. We make every effort to provide accurate information including but not limited to price, miles and vehicle options, but please verify with your local Enterprise Car Sales location before purchasing. Current mileage may vary due to test drives and vehicle relocation. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ©Copyright © 2007 by Kelley Blue Book Co., Inc. All Rights Reserved. Blue Book is a trademark of Kelley Blue Book Co., Inc. The specific information required to determine the Suggested Retail Value for each vehicle is supplied by the dealer (or by a third party on behalf of the dealer). Vehicle valuations are approximations and vary by vehicle, region, mileage, condition and vehicle options. Kelley Blue Book assumes no responsibility for errors or omissions. *For a period of seven days beyond the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. †Customer is responsible to any extent trade-in vehicle pay-off exceeds Enterprise offer. See Enterprise Car Sales manager for details. The "e" logo, Enterprise, "The Perfect Used Car Package", and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2008 Enterprise Rent-A-Car Company. 807582 1/08 KD

Preview the great used vehicle selection at enterprisecarsales.com.

Food Pantry Donation

Thank you for all of your help and generosity raising money for the Food Pantry! Pictured is David Sloan from the Bensenville-Wood Dale Food Pantry receiving a check from Desiree Cortes.



January 30, 2009

Dear ASI Primary Insured Credit Union CEO:

On January 28, 2009, the NCUA Board took unprecedented action and unanimously moved to reassess all federally insured credit unions approximately 62 basis points of insured shares to assist in its bailout of US Central Federal Credit Union. The funding will allow NCUA to infuse \$1.0 billion into US Central for capital that was depleted as a result of \$1.1 billion in security losses realized at year-end 2008. In addition, the assessment will help NCUA cover other potential losses in asset-backed securities within the corporate system.

This action increases the cost of federal share insurance for all federally insured credit unions by 20 to 30-fold in 2009 and is intended to recapitalize the NCUSIF to a 1.30% equity ratio.

Currently we estimate the opportunity cost of earnings lost on share insurance deposits -- or the normal cost of share insurance from either NCUA or ASI -- to be about 2 to 4 basis points annually.

I am very pleased to report that ASI has never had to charge a premium nor does it need to seek reassessments to recapitalize the ASI share insurance fund. In fact, the ASI fund is finishing the year 2008 with an equity ratio of 1.48%, while reporting no claims payments in 2007 or 2008 and holding no MBSs, CDOs or other mortgage-backed securities. Our primary insured credit unions are healthy, safe and sound, reporting an aggregate net capital ratio of 11.55% at September 30, 2008, and showing no signs of overall weakness.

The NCUA Board also introduced a voluntary plan for providing unlimited share insurance on accounts held at corporate credit unions beginning after February 28, 2009. Each corporate credit union will have the right to elect such protection, but the cost of this voluntary coverage has not yet been disclosed or reported. To assure stability and liquidity in the corporate credit union system, all deposits -- excluding paid-in-capital shares (PIC) and membership capital shares -- within the corporate credit union system will be automatically

covered without limit from the date of the Board's action until February 28, 2009.

The Board also announced its plans to issue an Advance Notice of Proposed Rulemaking to assist the agency in developing a plan for restructuring the corporate credit union system. Credit union input is being encouraged and solicited by the agency.

Certainly it is imperative that actions be taken to keep the entire credit union system safe and strong, but at whose expense? Obviously the corporate credit union system bailout has dramatic cost implications for all federally insured credit unions. **Fortunately, ASI does not insure any corporate credit unions, nor will ASI primary insured credit unions be required to recapitalize the NCUSIF.**

Furthermore, the ASI Board of Directors recently approved a change in our primary insurance pricing model for 2009 that resulted in a reduction in the deposit insurance requirements for CAMEL 2 or CAE 2-rated member credit unions from 1.1% of total shares to 1.0% of total shares. The ability to effectuate this price restructuring during difficult economic times is a testament to the ASI Board of Directors' commitment to our members' needs and to the financial stability of ASI and its insurance fund.

The ASI insurance fund provides your credit union and your members with greater per account coverage and a strong, high-quality program structured and operated for 35 years to assure longevity and financial stability -- a program that its members can be proud to call their share insurer. Should you have any questions, please feel free to email me directly.

Sincerely,

DENNIS R. ADAMS
President/CEO

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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)



June 2009

S E R V I N G T H E C O M M U N I T Y S I N C E 1 9 3 4

Computer Systems Upgrade Planned

To better serve our members, the credit union will be updating all of our computer systems beginning August 14, 2009 at 6:00 p.m. The credit union **WILL BE CLOSED ON SATURDAY, AUGUST 15, 2009** to complete this upgrade. We will re-open for business on Monday, August 17, 2009 to serve you. We apologize for any inconvenience.

E-TELLER UPGRADE CHANGES

As part of the computer systems update, we are also making changes to our E-Teller Online Banking. Please see below to ensure that you will be able to continue using E-Teller after the upgrade.

In order to use E-Teller starting August 17, 2009, you will need at least one of the following: Internet Explorer 6 • Netscape 7 • Mozilla Firefox

In addition to having at least one of the above, YOU MUST:

- Delete any old bookmarks to the credit union website
- Delete any cookies to the credit union website.

In addition, we are changing the way to transfer funds across accounts. If you currently perform cross account transfers (transferring funds between two different member numbers), you will need to call the credit union. You will need two separate passwords to do this -- one for logging into E-Teller and another for transferring across accounts.

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Credit Union CEO

Closings:

INDEPENDENCE DAY

July 4, 2009

LABOR DAY

September 7, 2009

Celebrate Our 75th Anniversary

You are invited to a birthday party and YOU CAN WIN \$250 CASH!

Friday, July 17, 2009 • All Day • Credit Union Lobby

That's right! We are having a birthday party and a raffle. Just write us at least two paragraphs on how Bensenville Community Credit Union has made a difference in your life and if you win first place, you win \$250 in cash! Let us know why Bensenville Community Credit Union is the place to be!

Make sure to set some extra time aside for cake and coffee. Thank you to our members for making your credit union strong!



Bensenville Community Credit Union was recently recognized for 75 years of member service by both the Credit Union National Association and the Illinois Credit Union League.

While other institutions have branches, we have roots.

BCCU Kid's Corner

2009 KID'S CRAFT CALENDAR

June 20

Father's Day and July 4th

August 15

Closed for Computer Upgrade

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!

JOKES

What do you get when you cross a snowman with a vampire?
Frostbite.

What do prisoners use to call each other?
Cell phones.

What do you get from a pampered cow?
Spoiled milk.

Where do snowmen keep their money?
In snow banks.

Why do sea-gulls fly over the sea?
Because if they flew over the bay they would be bagels!

Save This Date! June 20, 2009!

WE ARE DOING IT AGAIN!

Come meet our preferred vendors to discuss items of importance to you. We will have CU America Financial Services here to talk to you about the housing issues and what new government programs are designed to help consumers lower their payments and rates. Come get a free Mortgage Check-up!

Looking for that extra protection? Look no further with Triple A! Our partnership with Triple A has given the comfort of extra insurance at a low price. Did you know that Triple A is also a Travel Agency saving consumers hundreds of dollars on vacations?

Can't afford that new car? Why not check out Enterprise Car Sales? Our long lasting relationship with Enterprise has proven time and time again to offer member's quality autos at below market price. Did you know that Enterprise is the leader in supplying auto dealerships with their "Used Car Inventory"? Why not avoid the middle man and buy direct.



Annual Meeting Held

Bensenville Community Credit Union held our annual meeting on March 28, 2009. Our Board of Directors, elected at this meeting, are as follows:

Frank J. Bartolone, *Chairman of the Board*
Donald Primdahl, *Vice-Chairman of the Board*
Francis X. Ramirez, *Chairman of the Supervisory Committee*
Lisa A. Orabutt, *Secretary*
Roger S. Peters, *Treasurer*
Jeanine K. Wartan, *Board Member/Supervisory Committee Member*
Mary Ann Payton-Howell, *Board Member/Supervisory Committee Member*

Help us welcome our newest board members:



Mary Ann Payton-Howell



Lisa A. Orabutt

Take AAA Along on Your Life's Journey

Discover the benefits of AAA Group Membership!

For more information, contact George Martinez at (630) 492-4005 or gmartinez@aaachicago.com.

Bensenville Community Credit Union members save on AAA membership, Auto and Home Insurance!

Visit with a representative from AAA on Saturday, June 20th from 9am - 1pm. Hablo español.

Bring in a copy of your current insurance policy for a comparison quote and **RECEIVE A FREE GIFT!**



Discover Group Savings!

Employees Receive Certification

Help us congratulate Tamara Layman and Paula Allen. Tamara and Paula have recently received their Credit Union Compliance Experts (CUCE) designations.

Every day, credit union staff members come face-to-face with the challenges of today's highly competitive financial world. One of the best means of meeting these challenges is through education and training. By receiving their CUCE designations, Tamara and Paula demonstrate their commitment to training, self-improvement, and the credit union movement.

THANK YOU AND CONGRATULATIONS!

Privacy Policy

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Bensenville Community Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members...

- All of our consumer members who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Credit card
 - Automobile lease or service
 - Financial, investment, or economic advisory services (for a fee)
 - Home mortgage brokerage

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as:
 - Name
 - Address

You may opt out of the disclosure of the information listed above.

Exceptions:

We do not share this information about members who reside in Alabama, Alaska, Idaho, North Dakota, or Vermont. Members who reside in these states do not need to opt out.

We do not share any information derived from deposit (share) relationships with us about members who reside in Massachusetts, Mississippi, or New Jersey. If you only have a deposit relationship with us and you reside in one of these states, you do not need to opt out. If you have a loan or other nondeposit member relationship, and you do not want us to share this information about you, you should send us the opt out form.

Types of Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
 - Insurance companies

Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

- To provide our members with information about additional products and services

Limitations on Disclosure

Here are the limitations we impose on the use of nonpublic personal information disclosed to nonaffiliated third parties:

- We only allow direct mail solicitations.

Future Nonaffiliated Third Party Disclosure

We also reserve the right to disclose the following additional nonpublic personal information about you to nonaffiliated third parties in the future:

- Nonpublic personal information we receive from you on an application or other forms, such as
 - Social security number
 - Assets
 - Income

You may opt out of the disclosure of the information listed above.

We may disclose this nonpublic personal information with the nonaffiliated third parties listed under the heading Types of Nonaffiliated Third Parties.

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Nonaffiliated Third Parties. We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us. If you have one or more joint accounts, an opt out instruction given by one participant of such an account will affect all of the accounts of the person who opts out and all information from those accounts about others who participate in those accounts.

If you wish to opt out of disclosures, you may do so by checking the appropriate box below and returning it to us at this address: Bensenville Community Credit Union, 23 S. Center St., Bensenville, Illinois 60106.

Do not share my non public personal information with nonaffiliated third parties.

Signature _____
Name _____
SSN(s) _____
Account Number(s) _____
Street Address _____ Apt. _____
City, State, ZIP _____

NONPUBLIC PERSONAL INFORMATION AND OTHER PARTIES
We do not disclose your nonpublic personal information to anyone, except as permitted by law or as disclosed in this disclosure.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS
We do not disclose nonpublic personal information about former members, except as permitted by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION

Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to "opt out."

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us. If you have one or more joint accounts, an opt out instruction given by one participant of such an account will affect all of the accounts of the person who opts out and all information from those accounts about others who participate in those accounts.

If you wish to opt out of disclosures, you may do so by checking the appropriate box on the Opt Out Notice (above) and returning it to us at this address: Bensenville Community Credit Union, 23 S. Center St., Bensenville, Illinois 60106.

Fee Schedule

AS OF OCTOBER 1, 2008

Checking Account Maintenance Fee.....	Free
ATM Application	Free
ATM Card Replacement.....	Free
ATM Transaction Fee (Inside Free ATM Network).....	Free
ATM Daily Limit (Withdrawal)	\$200.00/Day Sat/Sun = 1 Day
Check Printing	Dependent on Check Style
Counter Checks.....	\$3.00/Check
Temporary Checks.....	\$1.00/Set of 10
Cashing Third Party Checks	\$25.00
Depositing Third Party Checks	\$25.00
Cashier Checks	\$5.00 Each
Money Orders	\$2.00 Each (Max. \$1,000)
Deposited Checks Returned Unpaid	\$35.00/Check
Other Items Returned Unpaid/Recalled.....	\$35.00 Each
Debit Card Limit.....	\$200.00/Day for Purchases
Garnishments.....	\$175.00
Levys	\$175.00
Overdraft	\$35.00 Each
Non-Sufficient Funds	\$35.00 Each
Uncollected Funds Return Fee	\$35.00 Each
Copy of Statements	\$10/Mo. Requested
Copy Of Statements Via Internet	Free
Copy Of Checks Paid.....	\$10 Each Check
Copy Of Checks Paid Via Internet.....	Free
Account Research.....	\$25/Hour (One hr. min.)
Balancing Assistance.....	\$25/Hour (One hr. min.)
Verification Of Deposit.....	\$20/Request
Verification Of Loans	\$20/Request
Telephone Inquires.....	Free (Max. of Five)
Stop Payments Less Than \$2,500.....	\$35/Check
Stop Payments Greater Than \$2,500	\$45/Check
Stop Payments On ACH Auto Debit.....	\$35/ Auto And Dollar Amount Debit Stopped
Incoming Wire Transfers.....	\$15/Wire
Outgoing Wire Transfers.....	\$35/Wire
Outgoing Int'l Wire Transfers.....	\$45/Wire
Savings Acct Closed (Under 90 Days of Opening)	\$20.00
Mo. Charge of Saving Accts Less Than \$50....	\$5/Mo.
Collection Item Presented (Incoming).....	\$35/Item
Collection Item Requested (Outgoing)	\$25/Item
Identification Card Replacement	Free
Postage Stamps.....	Face Value Plus \$.02
Book Of Postage Stamps.....	Book Value Plus \$.25
Notary Service.....	Free
Gold Medallion Signature Guarantee.....	Free
Return Mail From the Post Office.....	\$2.00/Each

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.