

COMMON CENTS

A quarterly publication from your
Blue Cross Texas Federal Credit Union

Fourth Quarter 2011



(L to R) BCTFCU members and Waco FSU employees Kathy Rymer, Sharon Easley, Lisa Dixon, Vickie Heard and Randi Harms

Your Fourth-Quarter Dividends

The Blue Cross Texas Federal Credit Union (BCTFCU) board of directors has announced the following dividends for the quarter ending Dec. 31, 2011, for the accounts as listed on the following chart.

The dividend posted to your share account on Jan. 1, 2012, represents earnings for the months of October, November and December 2011. Checking account dividends are posted monthly.

| Account Balance | Annual Percentage Yield (APY)* |
|----------------------|--------------------------------|
| \$25 to \$1,999 | 0.20% |
| \$2,000 to \$9,999 | 0.45% |
| \$10,000 to \$49,999 | 0.60% |
| \$50,000 and up | 0.85% |
| IRAs | 1.00% |
| Checking accounts | 0.25% |

**The APY is earned on funds that remain in an account for 12 consecutive months.*

Watch Your Money Grow – Lock in Your Rate Starting April 1

Looking to lock in your investment rate for a longer term? In response to member demand, BCTFCU will begin offering certificates of deposit (CDs) starting April 1, 2012.

As with our regular share account and loan rates, you can expect highly competitive rates on our new CDs. Watch for the formal announcement with full details -- coming soon!



BCTFCU e-Statements — Fast and Green

If you currently receive paper account statements from BCTFCU, consider trying out the Credit Union's e-Statements.

You'll help save trees, in line with HCSC's print reduction campaign, "Why Print? Green is the New Blue." Also, e-Statements are more secure, and you'll receive them much faster than your monthly and quarterly paper statements.

To start using e-Statements, BCTFCU online banking users can simply log in to the Credit Union's online banking site; click on the "Service" tab; select "e-Statement"; check "Enrollment"; and follow the prompts. You'll receive email notifications when the statements are available for viewing. Call 972-766-6732 for more details.



Annual BCTFCU Members Meeting

If you are a BCTFCU member, you are invited to attend the BCTFCU Annual Meeting on Wednesday, March 14, 4:30 p.m., at the Blue Cross and Blue Shield of Texas Headquarters, 1001 E. Lookout Drive, Richardson, Texas, 75082, in the cafeteria.

The meeting agenda includes the following:

- Election of directors
- Discussion of 2011 financial results
- Overview of our new products and services in 2012

BCTFCU will provide refreshments, and attendees can enter a drawing for a chance to win door prizes. No registration is required to attend.

Club Accounts: Start Saving Now for the Holidays

Do you want to save money for the holidays, or even a vacation, wedding or down payment on a home? With the BCTFCU Club Account, you can have your deposit posted directly from your paycheck each pay period. When the special occasion arrives, you'll be ready. For more information, call 972-766-6732.



Nice to Meet You

I joined the Credit Union staff in November 2010, which makes me the new kid on the block at BCTFCU. I have 12 years of credit union experience, and I have enjoyed working with our members to meet their loan needs. We offer a wide range of loans, including auto, personal (signature), mortgage (through our relationship with CU Members Mortgage), secured and credit card loans. Feel free to contact me at 972-766-1387 with any questions.

Sharon Yosenick, Loan Processor

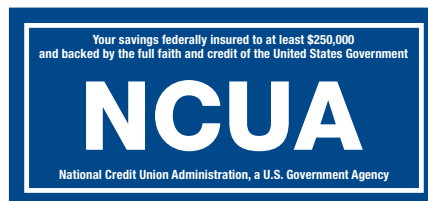
Holiday Schedule

The Credit Union is closed on the following holiday: Dr. Martin Luther King Jr. Day, Monday, Jan. 16.

BCTFCU Cards Lost or Stolen After Regular Business Hours?

Please report the incident as quickly as possible to the appropriate number below:

- BCTFCU ATM or Debit Card: 800-554-8969
- BCTFCU MasterCard Credit Card: 800-442-4757



Staff Members

Reondra Hughes
Kathryn Kinthiseng-Castro
Norma Sowels
Darryl Trammell
Jeff Wolverton
Sharon Yosenick

Hours:

7:30 a.m. to 3:30 p.m.,
Monday to Friday

BCTFCU Office Phone:

972-766-6732

24-Hour Banking by Phone:

972-766-3366

Website:

bctfcu.org