

COMMON CENTS

A quarterly publication from your
Blue Cross Texas Federal Credit Union

Fourth Quarter 2010



(L to R) BCTFCU members and Austin Sales & Marketing Office employees Lounell Benford, Colette Pearce, Kelly Woehr, Ivan Kopecky, Joe Malinowski and Kathleen Lavender.

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, 2010, for the accounts as listed on the following chart.

The dividend posted to your share account on Jan. 1, 2011, represents earnings for the months of October, November and December 2010. Checking account dividends are posted monthly.

Account Balance	Percentage Rate	
	Annual Percentage Rate (APR)*	Annual Percentage Yield (APY)*
\$25 to \$1,999	0.25	0.25
\$2,000 to \$9,999	0.50	0.50
\$10,000 to \$49,999	0.75	0.75
\$50,000 and up	1.00	1.00
IRAs	1.25	1.25
Checking accounts	0.25	0.25

*The declared rate (APR – annual percentage rate) reflects market conditions and does not necessarily indicate current conditions or future dividend rates. The APY (annual percentage yield) is earned on funds that remain in an account for 12 consecutive months. Compounding of quarterly interest results in the difference between the two rates.

Credit Union's Enhanced Website Offers 24/7 Access to Online Tools and More

Based on our members' feedback, BCTFCU has made significant upgrades to our website (bctfcu.org). The safe and secure site provides you with many of the online tools you have requested to help simplify your life:

- Online banking
- Online bill pay
- e-statements

Whether you work at Richardson Headquarters, an FSU, OSC or other HCSC office in Texas, the website gives you 24/7 access to the Credit Union. You can take care of your financial business confidentially, any place you have Internet access.

You can even apply for a mortgage loan online, see saving and loan rates, access forms and learn more about the Credit Union's promotions and products and services.

Take a few minutes to explore the new bctfcu.org.

Annual BCTFCU Members Meeting on March 9 - Prize Drawings and Refreshments for Attendees

If you are a BCTFCU member, you are invited to attend the BCTFCU Annual Meeting on Wednesday, March 9, 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 BCTFCU 2011 directors
- Discussion of 2010 financial results
- Overview of our new products and services in 2011

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

Annual Verification of Members Accounts Underway

A third-party entity, Credit Union Resources, is assisting BCTFCU in conducting a verification of member accounts and will send a statement to all members in the mail.

If you do not receive your statement, please contact the following:

Credit Union Resources, Inc.
Financial and Technology Resources
P.O. Box 655147
Dallas, TX 75265-5147.

In addition, Credit Union Resources will send an e-statement to all BCTFCU e-statement members. Please compare the statement with your records and report any differences in balances to bluecrosstexasverification@curesources.coop. When replying, please identify yourself as a BCTFCU member and state your name and account number.



We'll Put You in a New Set of Wheels!*

If you're in the market for a new car, see BCTFCU first. You'll receive great rates and helpful information on hassle-free buying. And when you finance your new vehicle with us, we'll give you a \$200 gift card*. We even offer Guaranteed Asset Protection (GAP) for your auto loan as well as extended warranties.

So before you start shopping: 1.) Contact the Credit Union at 972-766-6732 and ask for Sharon Yosenick or Jeff Wolverton, and 2.) Get pre-approved for a new vehicle loan* at the Credit Union.

**Restrictions apply. Offer subject to change without notice.*



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 post directly from your paycheck each pay period. When that special occasion arrives, you'll be ready. For more information, call 972-766-6732.

Holiday Schedule

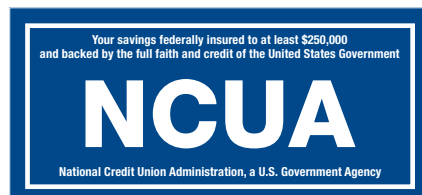
The Credit Union is closed on Dr. Martin Luther King Day, Jan. 17.

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

bctfcu.org (Check out our updated website!)