

COMMON CENTS

A quarterly publication from your
Blue Cross Texas Federal Credit Union

Second Quarter 2011



Employees and BCTFCU members from the Plano Operations Service Center, from left: Sheryl Davis, Elenita Holganza, Latasha Luckey, Valencia Davis, James Donald, Tamara Smith and Cathy Six.

Your Second Quarter Dividends

The Blue Cross Texas Federal Credit Union (BCTFCU) board of directors has announced the following dividends for the quarter ending June, 30, 2011, for the accounts as listed on the following chart.

The dividend posted to your share account on July 1, 2011, represents earnings for the months of April, May and June 2011. Checking account dividends are posted monthly.

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

**The APY (annual percentage yield) is earned on funds that remain in an account for 12 consecutive months.*

Get Your Dream Machine Here

Gloria Balderas, San Angelo FSU, needed another car. Actually what she needed was a dream come true: "I always wanted a little sports car." Red convertible, here we come. Thanks to the Credit Union, Gloria achieved both practical and hoped-for goals at an affordable rate. "I really appreciate what Jeff (Wolverton) and Sharon (Yosenick) did for me. They guided me through the forms and worked with me on my credit. I also love the payment plan. They deduct it from my check and I don't really feel it." Gloria's "new" car is a 2006 Pontiac Solstice convertible ("It's new to me!") with only 8,000 miles. If you're looking for your dream car, macho truck or just basic transportation, your first stop is the BCTFCU. When you get all the facts, the Credit Union has the best rates. They can put you into that new or used vehicle* with a minimum of paperwork. Call Jeff Wolverton at 972-766-6733. Ask about motorcycles, RVs and boats too. Sorry, no planes.



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

Psssst! It's Personal. Update Your Info Today

If you're a BCBSTX employee, you know you need to keep your information up to date in EDD. However, since the Credit Union does not share members' personal information with any other organization, you also need to update your BCTFCU info.

If your personal information has changed in the last year, please complete the form at right and send it through interoffice mail to Blue Cross Texas Federal Credit Union, Building B-1st Floor, or through postal mail to Blue Cross Texas Federal Credit Union, P.O. Box 833937, Richardson, TX 75083.

To access this form online, go to www.bctfcu.org. Your information will be kept confidential and only used to update the BCTFCU member database. Help BCTFCU ensure that you receive all relevant and required communications and documents related to your account and Credit Union activities.

Blue Cross Texas Federal Credit Union

Name or Address Change

Date: _____ Payroll # : _____

First Name: _____ MI: _____ Last Name: _____

Former Last Name (if name change): _____

New Address (street): _____ APT# : _____

City: _____ State: _____ Zip Code : _____

Former Address (street): _____ APT# : _____

City: _____ State: _____ Zip Code : _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Home Email: _____

Signature: _____

You found the perfect home? We have the perfect loan!

When you think of the Credit Union, you think of our great service on savings and checking accounts. However, we also offer excellent home mortgage services. We work with Credit Union Members Mortgage to bring you low mortgage rates and a high level of customer service, whether you are buying or refinancing. For more information, go to our Website at www.bctfcu.org and click on "Online Mortgage Application Facts" or call BCTFCU at 972-766-6732.

Your Account – After 5 Years, It's Use It or Lose It!

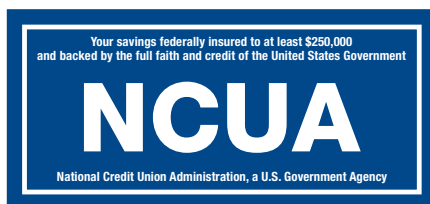
BCTFCU is required by the State of Texas to close all dormant member accounts (those with no member-generated transactions within the last five years) and remit the funds to the State of Texas. If you have a dormant account with BCTFCU, we encourage you to restore your account to active status today. You can do this by making a withdrawal or deposit of as little as \$1. At this time, it is also helpful to update your contact information (see above). If you have any questions, feel free to contact the Credit Union at 972-766-6732.

Holiday Schedule

The Credit Union is closed on Independence Day, Monday, July 4, and Labor Day, Monday, Sept. 5.

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 (Check out our updated site!)