

COMMON CENTS

A quarterly publication from your
Blue Cross Texas Federal Credit Union

Spring 2010



(L to R) BCTFCU members and Richardson Headquarters employees Scotty Capehart, Peggy Cervantes, Shondra Stigers and Gary Porter

Your First Quarter Dividends

The Blue Cross Texas Federal Credit Union (BCTFCU) board of directors has announced the following dividends for the quarter ending March 31, 2010, for the accounts as listed on the following chart.

The dividend posted to your share account on April 1, 2010, represents earnings for the months of January, February and March 2010. Checking account dividends are posted monthly.

Account Balance	Percentage Rate	
	Annual Percentage Rate (APR)*	Annual Percentage Yield (APY)*
\$25 to \$1,999	0.50	0.50
\$2,000 to \$9,999	0.75	0.75
\$10,000 to \$49,999	1.25	1.26
\$50,000 and up	1.50	1.51
IRAs	2.00	2.02
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.*



This Cup's On Us

BCTFCU offers our members free checking, a free debit card and, now, a free mug (certain requirements apply). This insulated 16 oz. mug keeps your coffee warm and your ice water cool.

To receive the free mug, use your BCTFCU debit card eight times in one month as a credit (signature) transaction instead of a debit (PIN number) transaction. See steps below:

- Swipe the card in the card reader and choose the “credit” option.
- If the PIN option comes up automatically, hit “cancel” and choose the “credit” option.
- Sign for the purchase.

Don't have a BCTFCU Visa debit card? Join the credit union (requires a \$25 minimum savings account balance), and open a free checking account. You will receive a free debit card. (Only one mug per BCTFCU account. The promotion is subject to change without advance notice.)

For more information, call BCTFCU at 972-766-6732.

Highlights from the Annual BCTFCU Members Meeting

BCTFCU celebrated another successful year at the annual members meeting, attended by over 130 members at the new Richardson Headquarters building.

The board of directors shared that BCTFCU's assets totaled \$27 million as of Dec. 31, 2009, which was an exceptional 18% increase from the previous year.

In addition, BCTFCU remains well-capitalized at 15% and continues to engage in responsible lending practices. In 2009, we granted \$5.8 million in new loans, and currently, we have an additional \$15 million dollars available to meet your loan needs.

This year, we are excited to provide you with many new offerings and services, and remember, BCTFCU is *"Better Because You Own It!"*



(L to R) BCTFCU Board of Directors: Suzy Greer, Treasurer; Connie Taylor, Secretary; Mark Herrmann, Director; Bryant Phipps, Board President; Jim Wilson, Director; Laurie Wilmoth, Vice-President; and Jean Perkins, Director



(L to R) BCTFCU Supervisory Committee: Charles Reed, Member, and Roger Randolph, Chairperson (Member Paul Garcia not shown)



(L to R) BCTFCU Drawing Winners: Felecia Trimble, \$100; Kathy Dougher, \$50; Ken Rozell, \$25; Roz Kersh, \$25; Berta Garrett, \$25; Gloria Tubbs, \$25; Lorine Terrell, \$25; Michael Davis, \$50; and Martha Martin, \$25 (Not shown, Shirley Culpepper, \$50; Murali Krishna, \$25 and Dora Pierce, \$25)



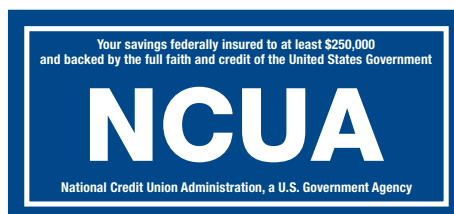
(L to R) BCTFCU Nominating Committee: Connie Young, Chairperson, and Mary Wheeler, Member

If your BCTFCU card is 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

Holiday Schedule

Closed on Memorial Day,
Monday, May 31



Staff Members

Reondra Hughes
Kathryn Kinthiseng-Castro
Norma Sowels
Darryl Trammell
Pam Watkins
Jeff Wolverton

Hours:

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

BCTFCU Phone:

972-766-6732

Audio Response Unit (ARU):

972-766-3366

bctfcu.org