

# COMMON CENTS

A quarterly publication from your  
Blue Cross Texas Federal Credit Union

Third Quarter 2010



(L to R) Members and Abilene FSU Employees Alvin Warren, Carrie Cadena, Lynda Barnes, Georgia Smith, Angela Saucedo and Jackson Boen

## Your Third Quarter Dividends

The Blue Cross Texas Federal Credit Union (BCTFCU) Board of Directors has announced the following dividends for the quarter ending Sept. 30, 2010, for the accounts as listed on the following chart.

The dividend posted to your share account on Oct. 1, 2010, represents earnings for the months of July, August and September 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.*

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

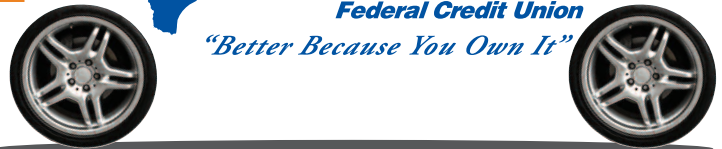
If you're in the market for a new car, see BCTFCU first. You'll receive great rates and helpful information on hassle-free buying. And when you finance your new vehicle with us, we'll give you a \$200 gift card\* as well as extended warranties. We even offer Guaranteed Asset Protection (GAP) for your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

So before you start shopping:

1. Contact the Credit Union at 972-766-6732 and ask for Pamela Watkins or Jeff Wolverton.
2. Get pre-approved for a new vehicle loan\* at the Credit Union.



**BLUE CROSS TEXAS**  
Federal Credit Union  
"Better Because You Own It"



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

# New Surcharge-Free ATM Network Now Available

If you have a BCTFCU/Visa debit card, you now have access to 35,000 surcharge-free ATMs\* in the U.S. Simply look for the Allpoint logo on ATMs located at leading national and regional retailers, grocery stores, gas stations, pharmacies and more. Visit [www.allpointnetwork.com](http://www.allpointnetwork.com) or call 800-976-4917 to find ATMs in your area.



If you have questions or are interested in receiving a free BCTFCU debit card, contact the Credit Union at 972-766-6732.

*\* Surcharge-free transactions limited to four per month.*



## Mortgage Services Made Easy

You know that BCTFCU is a great place for savings and checking accounts, but did you know we offer home mortgage services, too? We work with Credit Union Members Mortgage to bring you low



mortgage rates and a high level of customer service, whether you are looking to buy or refinance.

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

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

## 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.

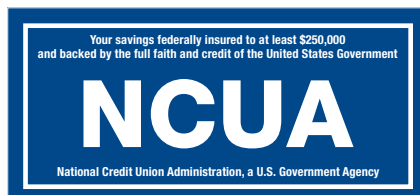
In addition, Credit Union Resources will send an e-statement to all BCTFCU e-statement members. Please compare the statement with your records and report any differences in balances to [bluecrosstexasverification@curesources.coop](mailto:bluecrosstexasverification@curesources.coop). When replying, please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



### Holiday Schedule

The Credit Union is closed on the following days:

- Thanksgiving, Nov. 25-26
- Christmas Eve, Dec. 24
- New Year's Eve, Dec. 31



### Staff Members

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

**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](http://bctfcu.org)