

# COMMON CENTS

A quarterly publication from your  
Blue Cross Texas Federal Credit Union

Third Quarter 2011



(L to R) BCTFCU members and Marshall FSU employees Dustin Mason, Annette Storie, Maricela Rodriguez, Jo Lynn Fraser and Jennifer Green

## 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, 2011, for the accounts as listed on the following chart.

The dividend posted to your share account on Oct. 1, 2011, represents earnings for the months of July, August and September 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 (annual percentage yield) is earned on funds that remain in an account for 12 consecutive months.*

## Banking from Home Has Never Been Easier

BCTFCU is taking "home" banking to the next level. We're making improvements to give you more online choices, freedom and convenience, and just as before, we offer the services at no extra charge.

You still have the benefit of existing features, such as e-statements, online bill pay, viewing images of cleared checks and online account transactions and inquiries.

With our software enhancements, you can now enjoy new features such as **e-alerts**, which allow you to set up and receive emails regarding changes in your balance, transactions and cleared checks. With our new **e-notifications**, you can receive email notices for non-sufficient funds and 1099-INT notices. The **sub-users** feature gives members the ability to grant account access to others. Additionally, users can now enjoy a **customizable home page**, **member-defined account titles** and more. Of course, you have 24/7 access to these online features. To learn more, see the "Getting Started" article on the back of this newsletter, or call the Credit Union at 972-766-6732.



## How to Get Started with Our Updated Home Banking Services

If you are a BCTFCU member with a checking or savings account and want to check out the Credit Union's updated home banking services, simply go to [bctfcu.org](http://bctfcu.org), click on "Log In" at the "Online Banking" bar and log in using your member number and passwords. You will notice a new NetBranch URL: <https://www.netbranch.app.fiserv.com/bctfcu/>. Then, you will be prompted to provide a secret phrase, answer a few security questions, provide an email address, change your NetBranch user IDs and set up additional security layers. New users can contact the Credit Union at 972-766-6732 to request a temporary password.

## Nice to Meet You



### **Reondra Hughes, Accounting Analyst**

I am a Dallas native and joined BCTFCU in February 2010, soon after graduating from Dillard

University in New Orleans with an accounting degree. My responsibilities include preparation of financial statements and investment reports, assisting with annual audits, and coordinating many other finance functions. I am proud to be a part of BCTFCU where our members come first.

## Update Your Personal Info Today

If your personal information has changed in the last year, please complete the form below and send it through interoffice mail to Blue Cross Texas Federal Credit Union, Building B-1st Floor, or through U.S. mail to Blue Cross Texas Federal Credit Union, P.O. Box 833937, Richardson, TX 75083. You can access this form online at [bctfcu.org](http://bctfcu.org). Your information will be kept confidential and only used to update the BCTFCU member database.

### **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: \_\_\_\_\_

#### **Holiday Schedule**

The Credit Union is closed on:

- Thanksgiving Day, Thurs., Nov. 24, 2011
- Day After Thanksgiving, Fri., Nov. 25, 2011
- Christmas Holiday, Mon., Dec. 26, 2011
- New Year's Holiday, Mon., Jan. 2, 2012

#### **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](http://bctfcu.org) (Check out our updated site!)