



Your **B.A.E. Credit Union**  
**Newsletter**

1st Quarter  
2012

## A Note from the President

As we enter into 2012 I would like to thank all of our members for continuing to make BAE Credit Union your financial institution. With the guidance of your Board of Directors, BAE Credit Union continues to grow and remain strong. There are many challenges facing all credit unions such as new regulations, diminished loan volume, lack of investment interest and increased costs, however BAE Credit Union is facing those challenges and continues to maintain its solid foundation. BAE Credit Union continues to see growth in its savings products which shows your confidence in your financial institution.



If you have been listening to the news, credit unions have been highlighted during these uncertain economic times as the place to “bank”, but you already know that as you are a member of a credit union. I would like to urge you to spread the word about your credit union to your family members. Share the benefits with your family members of low loan interest rates and higher than “bank” dividend rates!

BAE Credit Union staff would also like to thank all of those that thought of us during the holiday season-we appreciate it!

May 2012 be a good year for all of you!  
Bonnie Soltész  
*President*

## Mark Your Calendar.....

**It's Almost Here!**

**Monday February 27th is the date!**



Join us for the BAE Credit Union annual meeting. Please send us or email us your reservation as indicated below. We can not plan the evening without knowing how many people will be attending so we **MUST** have your reservation **BEFORE** Friday February 17th.

### BAE Credit Union Hours

Mon. - Fri. 7:30 am - 4:30 p.m.

#### WE WILL BE CLOSED

**Monday, January 16<sup>th</sup>**  
*Martin Luther King Day*

**Monday, February 20<sup>th</sup>**  
*Presidents Day*

**Friday, April 6<sup>th</sup>**  
*Good Friday*

#### SPRING BREAK HOURS

March 26<sup>th</sup> - 30<sup>th</sup> - 8:00 am - 4:00 p.m.

### IMPORTANT PHONE NUMBERS

B.A.E. CREDIT UNION .....1-847-381-3233  
B.A.E. FAX .....1-847-381-5062  
BAEXPRESS (24 HOUR) .....1-847-381-3760  
VISA CREDIT CARD (LOST/STOLEN).....1-800-325-3678  
VISA ATM/DEBIT CARD (LOST/STOLEN).800-472-3272  
VISA ACCOUNT INFORMATION .....1-800-322-8472  
BAEzpay .....1-888-298-2986

**Are you visiting  
our website?**

[www.baecu220.com](http://www.baecu220.com)

You are Invited to your  
**BAE Credit Union**

**ANNUAL MEETING/DINNER**

*(Free for All Credit Union Members)*

**Monday, February 27th**  
6:30 P.M. - BHS Cafeteria

(Reservation form on reverse  
must be returned by 2/17/12)  
Or please email Crystal the same information at  
crystal @ baecu220.com

*Come and enjoy a free dinner with  
your fellow credit union members  
at the BAE Credit Union annual  
meeting, Barrington High School  
cafeteria.*

**FUN - FOOD - FRIENDS**  
**RAFFLE - MONEY WHEEL**

**- Please return this reservation form or email us by 2/17/12 -**

# A New BAE Home Banking Program Upgrade



BAE Credit Union is happy to announce an upgrade to our Home Banking site. Coming in March 2012, we will have a whole new version of our Free Home Banking product.

The new version will have better security, easier use and function, more user options, and a much better look.

The transition should be simple with little or no change to your accessibility. Watch your Statements for more information and contact Andrew at 847-381-3233 if you run into difficulty after the upgrade.

## TURBO TAX Available

Tax season is fast approaching; Turbo Tax is available on the BAE Home Banking site as well as our home page for your use. No matter how you file your taxes, whether it is using Turbo Tax, e-file or traditional paper forms, the direct deposit of your refund is the fast secure way to get your money faster. When requested, provide your BAE Credit Union account number and the **BAE Credit Union ABA routing number: 271975715**.



## Weather/School Closing Advisory

Our location in the school makes it necessary to make judgment calls when the school district is closed due to weather or emergencies. We will make every attempt to post a notice on our website as well as a phone message as soon as we have received word regarding school closure.

## HOLIDAY CLUB ACCOUNTS?

*Did you have one?  
Shouldn't you have one?  
Many have and love it!*



### Don't have a holiday account?

Now is the time to start saving for the 2012 holidays! You can deposit funds into this account at any time, and your funds will earn interest until we send you a check in November of '12 to get a jump on your holiday shopping!

## CURRENT DIVIDEND RATES (APY)

Effective January 1st, 2012

\$ 0 - \$9,999.99	.15%
\$10,000.00 - \$49,999.99	.25%
\$50,000.00 +	.30%
CHECKING	.05%
IRAs	.40%

## LOAN INTEREST RATES (APR)

Signature Loan	13.00%
Collateral Secured Loan	8.50%
Pledged Share Loan	5.00%
Education or Computer Loan	6.00%
Home Equity Loan	5.00%
B.A.E. Visa Charge Card	12.80%

### AUTO LOANS RATES

**CHECK OUT THE LOAN SPECIAL!**

## AUTO LOAN RATES (APR)

<b>New Auto</b> 3 yr.	1.99%
4 yr.	2.99%
5 yr.	3.99%
6 yr.	4.99%
<b>Used auto</b>	6.29%

Monthly example for a \$20,000.00

new auto loan:

3 yr.	\$572.02
4 yr.	\$441.85
5 yr.	\$367.48
6 yr.	\$322.07

## For Automatic ACH Deposits:

BAE ABA Routing # is: 271975715

Stop Payment Fee

on personal check: .....\$10.00 per check

Vehicle Sticker

purchase fee: .....\$5.00 per sticker

Tax Lien preparation

and filing: ..... \$30.00 per lien notice

Money order fee ..... \$1.00

Cashier Check fee ..... \$1.50

Effective 1/1/12

## BAE Board of Directors

- Joseph Rupsch, *Chairperson - BMS Station*
- Sally Kretchmer, *Vice Chairperson - Retired*
- Sandra Kramer, *Secretary - BMS Prairie*
- Bonnie Soltesz, *Treasurer - BAE CU*
- Erica Christian - *BHS*
- Mark Domanico - *BHS*
- Donna Lebda - *North Barrington*
- Mary Stec - *BMS Prairie*
- Steve Underwood - *BHS*

## BAE Credit Union

# ANNUAL MEETING/DINNER

(Please return by 2/17/12)

Monday, February 27th

6:30 P.M. - BHS Cafeteria

Please Print Clearly:

Name \_\_\_\_\_

Number Attending: \_\_\_\_\_ 0-10 years \_\_\_\_\_ 11-18 Years \_\_\_\_\_ Adults

Please mail or deliver reservation form to:

BAE Credit Union  
616 West Main Street  
Barrington, IL 60010

Or email Crystal  
with the same information at:

crystal@baecu220.com

**- Please return this reservation form or email us by 2/17/12 -**

