



Your

B.A.E. Credit Union

Newsletter

3rd Quarter
2010

IMPORTANT NOTICE REGARDING ATM WITHDRAWALS



It has been brought to our attention that the local Bank & Trust institutions are leaving the surcharge-free Star network. BAE Credit Union will be adding the MoneyPass network to our debit cards which will allow you to continue to use the Bank & Trust institutions for surcharge free ATM withdrawals. **HOWEVER**, the implementation process for BAE Credit Union debit cards is 30 – 60 days before MoneyPass can be implemented. Until that time, you will be charged a fee if you use the local Bank & Trust Institutions. BAE Credit Union is doing all we can to expedite the addition of the new network to our debit cards to serve the needs of our members.

BAE Credit Union Hours

Summer Hours

(Until August 20th)

Mon. - Fri. - 8:00 am - 4:00 pm

Regular Hours Begin

Monday, August 23rd.

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

WE WILL BE CLOSED

Monday, September 6th - Labor Day

Have We Heard From You?

Recently a letter was sent to you regarding your choice to Opt In or Opt Out regarding the use of your BAE ATM/debit card transactions. It is **MANDATORY** that we have your reply by August 15th. You may call us with your Opt In/Opt Out decision or return the previously mailed notification. Failure to respond will affect the use of your card.

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

July 31st Is the Deadline To Take Advantage of BAE Loan Specials

Visa Balance Transfer special – transfer other credit card balances to your BAE Visa card and pay the low rate of 5% for one year on those balances. At the end of the one year, the rate will go to BAE's current low Visa rate of 12.8%.

Auto Loan Special – All auto loans (including auto loan transfers) processed at BAE until July 31st receives the rate of 3.99% for 36 or 48 months and 4.99% for 60 months.

Many of our members have taken advantage
of these great offers-have you?



BAE Board of Directors

Joseph Rupsch, *Chairperson - BMS Station*
Sally Kretchmer, *Vice Chairperson - Retired*
Sandra Kramer, *Secretary - BMS Prairie*
Bonnie Soltesz, *Treasurer - BAE CU*
Paul Gillette - *BHS*
Donn Hamm - *BHS/Retired*
Donna Lebda - *North Barrington*
Mary Stec - *BMS Prairie*
Steve Underwood - *BHS*

**KEEP YOUR EYES ON OUR
WEBSITE HOME PAGE
www.baecu220.com**

COLLEGE STUDENTS

Do you have someone in your family headed off to college? Don't wait until the last minute to get their account set up at BAE Credit Union. An account at BAE will allow you as parents to easily transfer funds to their account when needed and students have access to the funds with a BAE ATM/debit card through their BAE checking account. BAE Visa charge cards can be issued with a low credit limit decided by you so that your student can avoid getting a high interest rate card thru "on campus" credit card solicitors that can put your student in financial trouble.



E-STATEMENTS

Do you have your BAE account set up to receive E-Statements? It is easy to set up through the BAE Home Banking site, just click on the Services button and you will see e-statement sign up but give us a call if you need assistance. You will receive an email when your statement is ready and you can access it and print it off. Statements are kept on line for 6 months for your viewing.



PROTECT YOUR PIN NUMBER

To protect your pin number and your account, do not give your pin number to anyone and whenever possible do not use your pin number in stores for your purchase. Use your card as a CREDIT transaction in stores and sign for your purchase, this way your pin number is not being saved in merchant databases. The amount is debited from your checking account just as if you used your pin number. There are some stores that will only accept debit transactions but whenever possible use your card as a credit transaction.



SHRED IT DAY- A Rip Roaring Success

BAE Credit Union held another successful Shred It Day. Thank you to more than 50 members who took advantage of the beautiful day to destroy their personal documents. *Watch for next years date!*



Have You Updated Your Information With BAE?

- Do we have your cell phone number?
- Do we have your email address?
- Did you move recently?
- Have you changed schools for this upcoming school year?

It is important that BAE Credit Union has your up to date information in order to contact you if needed. Please keep your information current!



CURRENT DIVIDEND RATES (APY)

Effective 4/1/10

\$ 0 - \$9,999.99	.35%
\$10,000.00 - \$49,999.99	.55%
\$50,000.00 +	.75%
IRAS	.95%
CHECKING	.15%

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)

New Auto 3 yr.	5.00%
4 yr.	5.50%
5 yr.	6.00%
6 yr.	6.50%
Used auto	6.75%

Monthly example for a \$20,000.00

<i>new auto loan:</i> 3 yr.....	\$599.50
4 yr.....	\$465.20
5 yr.....	\$386.72
6 yr.....	\$336.26

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 7/1/10