

Money Talks

Current Rates*

Deposit	Term	APY*
Share/Savings	None	0.75%
Club Share ⁺	None	1.51%
Draft/Checking	None	0.25%
IRA Share ⁺	None	2.78%
Certificate ⁺	6 Mos	4.33%
Certificate ⁺	1 Year	4.73%
Certificate ⁺	2 Year	4.73%
IRA Certificate ⁺	1 year	4.73%

*APY = Annual Percentage Yield. Rates subject to change per Board of Directors monthly. Rates are effective as of 06/20/2007. Call for most current rates.

+Some Restrictions Apply. Call for details.

Holidays Ahead

The Credit Union will be closed in observance of the following:

Labor Day, Sept. 3

Columbus Day, Oct. 8



Outstanding Youth Week Results

Thanks to all of our members for a record youth week. Baycel FCU results are in. We could not have done it without you. We had 7 new youth accounts and 53 youth deposits totaling over \$12,200. Nationally during youth week, 71,844 youth deposited more than \$10.1 million at 393 participating credit unions.

Baycel is striving to teach our youth the importance of saving NOW for their future. If we as adults do not teach the importance to our children, then how else will they learn?


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Make the smart move to Baycel FCU with a Share Draft/Checking account.

A Baycel FCU Share draft account offers you:

- Baycel FCU places no restrictions on transactions or the number of share drafts you can write on your account.
- Free online access
- Access through nationwide ATM's through the 
- No monthly maintenance fee
- Automatic transfer to other BFCU accounts or loans
- EFT/Direct Deposit available
- Overdraft protection from your regular share accounts
- Funds are fully insured up to \$100,000 by the National Credit Union Administration (NCUA)

There's no better time than now to talk your member service representative about opening a Baycel FCU share draft account.



What's new in Palacios? Convenience, commitment, and community! Have you been by Baycel's newest full-service branch located on Main Street? Go check out our newest branch and see how convenient hours and personal service set Baycel Federal Credit Union apart.

The Palacios branch is open Monday – Friday, offering another convenient option to fulfill all of your financial needs. Visit this branch to open a new account, make a deposit, use the ATM, or apply for a loan.

With the recent addition of the Palacios branch, Baycel serves members in the Matagorda area with two full-service branches. Be sure to drop by either of our Matagorda branches and discover how Baycel can fill all your financial needs.



**The gift that
keeps giving**

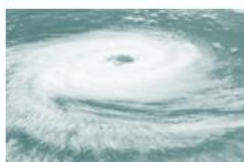
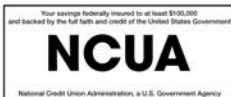
Membership at Baycel FCU is a gift we can give our family members or friends anytime of year. As members of Baycel FCU, you know the value that comes with being the owner of your financial institution as opposed to being a customer of some other type of financial service provider. As a member-owned, not-for-profit financial cooperative, our earnings are returned to members in the form of low cost loans, high yield dividend accounts, and free or low cost services. At Baycel FCU we value our members and we will continue to provide personal, secure, reliable and competitive financial services to our members.



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979-244-8207 FAX**

**458 Main Street
Palacios, TX 77465
361-972-5385
361-972-5941 FAX**

www.baycel.org



Hurricane Season Are you prepared?

Baycel Federal Credit Union has taken every effort to ensure that your funds are secure at all times no matter what the impending disaster, whether it be a major hurricane or a simple power outage. One measure we have taken is to test our Disaster Recovery Plan so that in the event of a real disaster, YOUR funds, YOUR Credit Union will be safe. Rest assured that Baycel Federal Credit Union continues to strive to provide personal, secure, reliable and competitive financial services to our members.

Here are some Hurricane tips to help you to be prepared too.

- ◆ Determine escape routes ahead of time, in the event of a mandatory evacuation.
- ◆ When a hurricane watch is issued, make sure automobiles are fueled, mobile homes are tied down, and supplies are plentiful (batteries, flashlights, bottled water, canned goods, radio, ect.)
- ◆ Decide whether to evacuate or ride out the storm. Although if you live in a mobile home or have special needs be prepared to leave.
- ◆ Trim back dead wood, secure rain gutters and spouts, stock wood to cover

windows and store and secure outdoor lawn furniture and other loose lightweight items, such as garbage cans, garden tools, potted plants, ect.

- ◆ Check your prescription medicines – have at least a 10 day supply on hand.
- ◆ Those choosing to ride out the storm should fill containers or tubs with several days' worth of water (1 gallon per person per day), turn the refrigerator to the coldest setting and stay indoors on the downwind side of the house away from windows.

For more helpful information check out the following websites:

<http://www.txdps.state.tx.us/dem/pages/index.htm>

<http://www.nhc.noaa.gov/index.shtml>



Check out the great savings on major theme park tickets available through Baycel Federal Credit Union

Fiesta Texas Theme Parks
\$31.00

General Admission

Schlitterbahn New Braunsfel	Adult One Day Pass	\$35.00
	Child One Day Pass	\$29.00
Schlitterbahn Galveston Island	Adult One Day Pass	\$33.00
	Child One Day Pass	\$28.00
Seaworld San Antonio	Adult One Day Pass	\$41.64
• Only Available Online	Child One Day Pass	\$33.14