Baycel
FEDERAL CREDIT UNION
2900 Hamman Road
Bay City, TX 77414
979-244-3995
979-244-8207 FAX

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

www.baycel.org

Your savings federally insured to at least $100,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
EQUAL HOUSING OPPORTUNITY

CAUTION

Be sure to report a lost or stolen debit or credit card immediately. Keep your account numbers secure and store in a separate place. After hours please use the numbers below, have your card numbers available when you call.

Mastercard Credit Card
800-442-4757 option #4

Visa Check/ Debit Card
800-405-7068

Holidays Ahead

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

Martin Luther King, Jr. Day,
Jan 21, 2008

Presidents Day,
Feb 18, 2008

BAYCEL FEDERAL CREDIT UNION

BONUS/REBATE ANNOUNCEMENT

Baycel Federal Credit Union had a great year and we would like to pass the success on to our members. We are giving our members a one time **5% Share Dividend Bonus** on dividends paid to you in 2007 as well as a one time **5% Loan Interest Rebate** on interest paid by you in 2007. Your bonus/rebate was credited to your account(s) and will reflect on your December 2007 statement.

*Future dividends contingent on Baycel FCU annual performance.

Check it Out!

You've worked hard for your home now let it work for you. Ask how a Baycel Federal Credit Union Home Equity Loan can work for you.

Home Equity Loans
AS LOW AS 6.00% APR*

Don't forget to check out all our great loan options available to you as a member of Baycel FCU.

APR = Annual Percentage Rate. Subject to credit approval.

!!Faster Tax Refunds!!

With Direct Deposit you could receive your 2007 tax refund up to three weeks faster. Your tax refund will arrive quickly, safely, and easily, right into your share draft (checking) or share (savings) account with immediate access. Just use the information below including your Baycel Federal Credit Union account number on the 1040 tax form and your refund will be on its way.

Routing number	3	1	3	1	7	7	4	6	8

Type: ☐ Checking ☐ Savings

Account number																	