

Baycel Federal Credit Union

Making Cents

Monthly Supplement

January 2007



Are you sitting on some cash?

Look no further than your own front door! With a Baycel Federal Credit Union Home Equity loan, you can tap into the valuable equity already in your home.

That's cash for home improvements, consolidating higher interest loans, and that much needed vacation... Whatever you need. Come by today and let your home get you the cash you need.

Rates as low as 6.00% APR***



Are You looking to invest in land?

Baycel Federal Credit Union may be able to help finance your new land purchase. Whether you are looking for that perfect retirement spot or that weekend getaway, be sure to check with us first.

Rates as low as 6.50% APR***

*APR=Annual Percentage Rate

**Subject to credit approval.

Some restrictions apply.

Call for details (979) 244-3995 or (361) 972-5385



Mark your calendar

Monday, February 19, 2007 @ 6:30p.m.

Baycel Federal Credit Union's Annual Meeting
At the Bay City Service Center.
Refreshments will be served.

Vote for your
Board of Directors

Wash Door Prizes



Club Share Accounts 1.51%* APY**

The holidays are a thing of the past, but it is never too early to save for future ones. With a Baycel Federal Credit Union

Club Share account, you can put a little away each month for your holiday shopping, your vacation spending, or even for those dreaded year end taxes. Come by the credit union and start your higher yielding club account today.



*Effective as of 01/24/07

**APY=Annual Percentage Yield

and is based on initial investment of \$1000

Some restrictions apply. Call for details (979) 244-3995

Faster Tax Refunds

With Direct Deposit you could receive your 2006 income tax refund up to three weeks faster. Your refund will arrive quickly, safely, and easily, right into your share draft (checking) or your share (savings) account or even a combination of the two. New for this year with Form 8888 from the IRS you can deposit your refund in up to three of your accounts.

Be sure to check out the IRS web site at www.irs.gov for all your federal tax questions.

Ex:

Routing Number Checking Savings

Account number

Baycel Federal Credit Union
will be closed on
February 19th in observance
of President's Day.