

Money Talks

Volume 5, Issue 3

September 30, 2007

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:

Veterans Day, Nov. 12
Thanksgiving Day, Nov. 22
Christmas Day, Dec. 25

Friday, Nov 23- The Lobby will be closed. We will service our members through the drive thru 7:30a - 5:30p.

Monday, Dec 24-Our offices will close at Noon.

Holiday Solutions

from Baycel FCU

Gift Cards

The gift that's always the right style, the right color, the right choice. You've found the perfect present! Ask about how to purchase a Gift Card today.

Holiday Loans

Be sure to check out our low rate special holiday loans for any thing you may need this holiday season. Whether for holiday travels, that special gift or just because, we have a loan to fit your needs. Check with one of our friendly loan officers and see how we can help.

Skip-A-Payment

Skip a loan payment this holiday season and keep the extra money for yourself. Some loans may not qualify for this offer. Please contact a loan officer for eligibility requirements and complete details.



Baycel FCU in the Community

Baycel Federal Credit Union would like to welcome **Bay City Jr. High** into our Financial Education Program. School has started and Super Saving Sally is back at it with the schools in our area. We are excited about getting the word out about the importance of saving. Right now Baycel FCU reaches the following schools, **Van Vleck ISD, Bay City ISD, Palacios ISD, and Matagorda ISD.** We are ready for another year of fun learning. We hope to bring encouraging excitement and commitment to youth financial education. It is just one way Baycel reaches out to the community. We would like to thank the parents, teachers, and students for making this program a success.



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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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



A secure retirement includes an IRA, no matter what stage of life you're in.

Starting your career – As you start your career, start building your retirement plan. A Roth IRA can provide you with tax-free withdrawals when you retire.

Planning as a couple – We can help both you and your spouse start your IRAs. If you both earn income, you can both contribute to an IRA.

Flexibility for a growing family – Your IRA investment can be used for a first-time home purchase or qualified educational expenses.

Securing your retirement – If you're nearing retirement, or even if you're already retired, consider a safe, secure credit union IRA. As an added bonus, there are increased contribution limits if you are age 50 or older.

See what an IRA at Baycel Federal Credit Union can do for you. Call one of our IRA specialists today at 979-244-3995.

Not intended to provide tax advice. Contact a tax professional.



Just a reminder

On November 1st your club share accounts will disburse to your primary share account just in time for the holidays. If you would like to know more about the Baycel FCU Club Share Account call one of our friendly member services representatives today.

Don't let your account "SNOOZE"



It is best to keep an active account with Baycel Federal Credit Union by either making regular deposits or withdrawals to your Share (Savings) or Share Draft (Checking) accounts.

Dormant Accounts are accounts that have had no activity except dividends in the past three (3) years. Beginning in October Baycel FCU will mail out notices to its members that have dormant accounts reminding them to send in a deposit to their account(s) in order to keep it active, internal transfers from one account to another do not count. Deposits can be either cash, check or EFT. Accounts which do not respond to the reminder are required to be sent to the State of Texas under the Unclaimed Property Law. In order to avoid this action and you think your account might fall into this category you can give us a call at 979-244-3995 or 361-972-5385. Don't let your account become dormant make a deposit today.