

# Big Valley

Federal Credit Union

## Welcome Capital City Federal CU Members!

Big Valley Federal Credit Union is pleased to announce our merger of Capital City Federal Credit Union which took place on April 1, 2009. Our philosophy has always been "People Helping People". This merger will provide greater possibilities for the members of this smaller credit union.

Capital City FCU members may look forward to our many services, including Visa® Debit Cards, Internet Home Banking with free Bill Payer, On line E-Statements, the convenience of over 5,600 Credit Union Service Centers, ATM cards with CO-OP and STAR access, IRAs, Health Savings Accounts, mortgage loans, consumer loans and many other benefits.

This growth also benefits our current members, as it affords us the opportunity to combine capital and assets while continuing the excellent high standards of our Credit Union.

As always, we strive to offer outstanding, personal and effective service to all of our members. We look forward to getting to know our new members and serving all of their financial needs.

### Join Us!

Join us for our Annual Meeting, April 16, 2009 at 5pm at the Main Office, 3111 Wissemann Dr., Sacramento, and visit with fellow members, learn about future goals and share in the success of your credit union.

Nominees are Gary Staker and Brad Glavin.

## Access Your Big Valley Accounts - Nationwide!

If you're a Big Valley FCU member who travels, or even if you just live across town from our nearest location, you'll be pleased to know Big Valley FCU has joined the Shared Branching Network in order to provide even more convenience. You'll now be able to conduct business at over 5,600 participating Credit Union Service Centers in 45 states. And we're not just talking about ATMs; we're talking about fully-staffed offices where you can conduct your business with real people!



- Cash checks
- Make deposits and withdrawals
- Make loan payments
- Statement inquiries
- Purchase Money Orders and Travelers Checks

To locate a Credit Union Service Center near your home, job or travel destination, call (888) 287-9475 or visit [www.cuswirl.com](http://www.cuswirl.com).

## Protect Yourself from Identity Thieves

Identity theft is one of the fastest growing crimes in the country. And here at Big Valley FCU, we want to help protect you.

### Here are some tips:

- Keep your social security card and passport in a safe place. Do not carry them with you unless absolutely necessary.
- Limit the identifying information, including credit cards, you carry.
- Shred all financial information, such as unsolicited convenience checks, applications and bank statements.
- Do not give out information by phone, unless you initiated the call or know the person.
- Pay attention to billing cycles and follow up if bills don't arrive on time.
- Report lost or stolen checks immediately. We will block payment on the check numbers involved.
- Closely guard your ATM Personal Identification Number (PIN) and ATM receipts.



To learn more about protecting yourself, contact us!

## Convenience is Close at Hand!

The convenience of Home Banking is anywhere you are. You'll have access to your Big Valley FCU accounts 24/7 when you log on to our Web site. View your current account balance, check your transaction history, order checks, pay bills and transfer funds between accounts. Take comfort in knowing that you'll have fast, easy access to the most up-to-date account information from wherever you are – at [www.bvfcu.org](http://www.bvfcu.org).

### Holiday Closures:

Memorial Day  
May 25, 2009

Independence Day  
July 4, 2009

This newsletter is as current as possible and provides up-to-date information about your Credit Union with the understanding it is not financial, legal, accounting, tax or other professional advice. We reserve the right to change services and rates without notice. Loan rates are shown as Annual Percentage Rates. Loans are subject to credit approval. Some restrictions may apply. Rates and terms based on creditworthiness.



## Treehuggers Unite!

Help save the environment, including your favorite tree, by signing up for FREE e-Statements. E-Statements are sent to your e-mail as soon as your statement becomes available, so not only will you be helping cut down on the amount of paper used, you'll also receive your statements sooner than if you had to wait for the mail – and with the additional security of online delivery! Call us at (800) 232-2626 to sign up.

## Smart Solutions for Managing Your Tax Refund

Let's face it: Tax season is often the most dreaded time of year. But many consumers can look forward to getting money back. Check out the following tips and ideas for saving and spending your tax refund wisely.

- **Open or contribute to an emergency fund.** Most people don't have money stashed away for emergencies. Your tax refund is an excellent way to start. Saving three to six months of living expenses is ideal.
- **Pay down your mortgage.** Any extra mortgage payments go toward paying off your principle, and paying off your mortgage faster means you'll pay less interest. Using your tax refund to ease mortgage debt can mean substantial long-term savings.
- **Invest in retirement.** The sooner you start saving for retirement, the more time your money has to grow – so make it a priority! Your tax refund is a great start, or addition, to any retirement savings plan.
- **Tackle your to-do list.** If your car needs new tires or your house needs a new roof, here's your chance to cross those things off your list by using your tax refund. Not putting them off any longer could save you money in the future.
- **Pay down credit cards or other high-interest loans.** Use your tax refund to pay more than the minimum monthly payment. Doing this can reduce your interest costs and save you money.