

Big Valley

Federal Credit Union

VISA® CARD PROGRAMS

REWARDS WITH EVERY PURCHASE! As a valued member of our credit union, you may be eligible for the Big Valley FCU Visa® credit card with ScoreCard® Rewards – an exclusive program that gives you access to premium rewards simply by using your Big Valley Visa® card.

Earn points with every purchase! The ScoreCard® Rewards program lets you turn the dollars you spend into bonus points redeemable for great rewards – **airline tickets, including international flights, car rentals, hotel rooms, name-brand electronics, housewares, jewelry and more.** You'll earn points for each dollar spent on credit card transactions. There is no limit on points, so the more you use your credit card the more you can reward yourself!

In addition, a Big Valley Visa® credit card offers worldwide convenience, outstanding savings and so many extras:

- **Low APR***
- **Credit limit up to \$15,000, Business Accounts with additional limits**
- **No cash advance fees at Big Valley offices**
- **The security of our Verified by Visa® program**
- **No Annual Fee if six transactions are made annually**

Get the rewards you deserve with a credit card that fits your life. If you don't have a Big Valley Visa®, call our Loan Department at **800-260-3955** and apply over the phone.

*APR= Annual Percentage Rate.



Direct Deposit: No Lines... No Waiting... No Hassle!

There's no need to wait in line on payday. Enjoy the convenience of direct deposit and save yourself some time! Direct deposit is the automatic electronic transfer of payments from your employer or other payer to your Big Valley FCU checking or savings account. Benefits:

- **It's safe:** Your check will never sit unprotected in your mailbox. No more worrying about your check being lost or stolen.
- **It's reliable:** Your deposit arrives at the credit union on time, without delay.
- **It's convenient:** No more waiting in lines or worrying about check holds. Your payment is sent directly to your account by your pay date, and you have immediate access to your funds.

Examples of payments that can be deposited:

- **Your pay from** any employer who offers direct deposit
- **Social security,** retirement benefits and government payments
- **Any payments** sent electronically via Automated Clearing House (ACH)

Signing up is easy! Your payroll office or another payer will ask you to complete a form to authorize the direct deposit and give instructions about where to send your payments.

Please note: Safeway is encouraging all employees to have direct deposit of their total paycheck instead of receiving a paper check. We can help you start your direct deposit and have it distributed into a variety of accounts at no charge. Call for assistance at: (800) 232-2626, ext. 0.

Many direct deposits are available to you before your paper check is.

Annual Meeting Update

Our Annual Meeting on April 16th was a huge success, and we'd like to extend our thanks to the members who attended. Those who joined us enjoyed the company of fellow credit union members and learned about Big Valley's growth, success and plans for the future. The following people were re-elected to serve terms on the Board of Directors: **Gary Staker** and **Clarence Parkins**. Congrats!

Welcome to Our Family

On April 1st, we welcomed the membership of Capital City Federal Credit Union with the completion of their merger into Big Valley FCU. Lorraine Raton and Sheri Beireis were welcomed to our Credit Union family and are here to help you with your financial needs.

We are confident that former CCFCU members will view Big Valley FCU as a trusted partner in serving their financial needs. This merger benefits all members with combined capital and assets while continuing our philosophy of "People Helping People."



Count Yourself In for the 2010 Census

The upcoming census will give a comprehensive picture of the social and living conditions of Americans in 2010. Census data is used to distribute Congressional seats to states, make decisions about what community services to provide, and distribute federal funds to local, state and tribal governments each year.

According to the U.S. Census Bureau:

- The census is a count of everyone residing in the United States.
- All U.S. residents must be counted, including people of all ages, races, ethnic groups, citizens and non-citizens.
- Census takes place every 10 years, and the next one occurs in 2010. Census questionnaires will be mailed or delivered to every household in the U.S. in March 2010. The questions ask you to provide accurate information for your household as of April 1, 2010. They will mail a second form to households that do not respond to the initial questionnaire. Households that still do not respond will be called or visited by a Census worker.
- The Census Bureau must count everyone and submit state population totals to the U.S. President by December 31, 2010.

Count yourself in!

Your participation in the census is required by law. The questionnaire takes less than 10 minutes to complete, and federal law protects the personal information you share during the census. Learn more at www.census.gov.

Holiday Closures:

Independence Day
July 4, 2009

Labor Day
September 7, 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.



If You're Happy and You Know It, Refer a Friend!

When you find something that fits as well as you do with Big Valley FCU, don't you want to share that? By introducing your friends, family and co-workers to Big Valley FCU, they can enjoy all the benefits and financial rewards of one of the area's most respected credit unions. So spread the word about Big Valley FCU today!