

# Big Valley

Federal Credit Union






Magic  
under the  
Sea

## Our Vacation Giveaway is Making Waves!

Help us **"fish"** for new members...

Refer two new members to us, and get a free hotel package!\*

-  Free accommodations for up to 7 days & 6 nights, for a family of 5
-  Your choice of 24 exciting locations including Disney World, San Francisco, Hawaii & Reno!
-  New members will also get a package when they open 2 of the following services:
  - Checking Account
  - Direct Deposit
  - Debit Card
  - CD
  - Loan

Simply fill in your name and member number on the form to the right, and give it to a family member or an eligible friend or co-worker.



You are invited to join

**Big Valley**  
Federal Credit Union!

Enjoy low-rate loans, solid savings accounts, 24-hour convenience and friendly, personal service – **AND a free hotel package!**

Simply bring in or mail this form to any Big Valley FCU branch to sign up for membership. **Questions?** Feel free to call us at **(800) 232-2626** or visit [www.bvfcu.org](http://www.bvfcu.org) to learn more.

NEW MEMBER NAME

PHONE NUMBER

NEW MEMBER NAME

PHONE NUMBER

REFERRING MEMBER NAME

PHONE NUMBER

MEMBER NUMBER

\*Hotel packages include accommodations only. Requests must be made 30 days in advance. Recipient responsible for room tax. Apply now to obtain one of the 375 packages available.

# NEWS & VIEWS

QUARTERLY  
Fall 2009

## Keep us informed!

In order to continue to combat identity theft, the government requires strict guidelines for address changes made to members' accounts.

Many other entities are following suit. The California Department of Motor Vehicles will no longer allow the forwarding of mailed drivers' licenses or registration.

To change your address with us, you may visit one of our offices in person, mail or fax us your request. We will need your signature and date on the request, along with a copy of your current driver's license or state issued identification card. If your driver's license does not show your new address, then also provide a copy of a recent utility bill showing your name and new address.

To better serve you, Big Valley FCU aims to keep all member account information current. Please contact the Credit Union to verify that all contact information, such as phone numbers, addresses and e-mails, are up-to-date. Thanks for helping us help you!

As fraud increases in this economy, we put many processes into place to protect your information and your account. If you would like to read more about fraud schemes that are occurring, check out this Web site: <http://www.advancefeefraudschemes.com>.



## Celebrate the Season with a Christmas loan from Big Valley!

Big Valley FCU knows that the holidays can be both wonderful and stressful. This year, we want you to enjoy the holiday season and all of your favorite things without any of the financial stress. Instead of putting all of your purchases on a high-rate credit card, why not take out a Christmas loan?

Our loans range from \$300 to \$2,000, for up to 12 months. Use the funds to pay off bills, shop for holiday gifts, travel to visit relatives – whatever it takes to give yourself the gift of a stress-free holiday season!

## Store your documents in “The Vault”

We offer free Internet banking with free bill payer and online statements. With the click of your mouse, your account information is ready and available for you instantly. Klik Online Home Banking provides an up-to-date snapshot of your deposits, withdrawals, ATM/Visa® Debit Card transactions, payroll deposits and cleared checks whenever you need the information. You can even print copies of the front and back of your cleared checks. The free bill payer option is quick, easy and convenient to use. The electronic Vault stores your monthly statements and notifies you when the latest statement is available for you to review. Rather than having a paper statement mailed to your home, go green through Internet banking. Call our Teller Department for an application today. It's quick, easy and convenient.



### Holiday Closures:

Veterans' Day                      Christmas  
November 11, 2009                December 25, 2009

Thanksgiving                      New Year's Day  
November 24 & 25, 2009        January 1, 2010

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.