

Credit Union News

BLUE CROSS AND BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Winter 2012/2013
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The Board and staff of the Credit Union extend their warmest wishes to you and your family for a Happy New Year.

Every day is a good day to switch to a Credit Union. Immediate family members (parents, children and grandchildren) are eligible to join.

GREAT LOAN RATES

New Autos

Up to 4 years 1.9% APR*
Up to 6 years 1.9% APR*

Used Autos 2.9% APR*

Home Equity Loan Rates

3 years 3.4% APR*
4 years 3.9% APR*
4-10 years 4.4% APR*

Home Equity LOC **3.25% APR***

Currently at Prime

*Annual Percentage Rate

Current Certificate Rates

6 month .40% APY*
12 month .55% APY*

*Annual Percentage Yield

CREDIT UNION SERVICES

- Savings
- Clubs
- Checking
- Certificates of Deposit
- Money Market Accounts
- Visa Check Card (Debit)
- Teller Phone
- Loans Payroll Deduction
- Direct Deposit
- Home Banking
- Loan Calculators
- www.bluecrosscu.com

Farewell to Hildi Hansen

The Board of Directors and staff at the credit union would like to congratulate Hildi on her retirement in December 2012. We also want to thank Hildi for her 11 years of dedicated service. Hildi's member service skills and work ethic will be missed. Hildi plans on traveling and spending time with her family. Congratulations Hildi, we know you'll enjoy retirement but we will miss you!

Auto Loan Financing Options

GREAT NEWS! Beginning January 1, 2013 the credit union will now finance up to 100% of the book value for any new or used autos. Combined with our already low rates its great time to finance or refinance your existing auto loan with the credit union.

New Product for 2013

Beginning January 1, 2013 the credit union will offer GAP insurance to its members. GAP insurance offers peace of mind in the event that your car is involved in an accident. If your vehicle is totaled and your private insurance does not cover the loan payoff, GAP will pay off your loan and will also give you \$1,000 towards the purchase of a new vehicle financed with the credit union. Call us for details.

Congratulations to this years Christmas Club Prize Winners – Linda May and Morgan McTigue.

**Notice Regarding non-Visa
PINLess Debit Card Transactions**

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions.

The non-Visa debit networks for which such transactions are allowed are NYCE® and ACCEL/Exchange®.

Examples of the types of actions that you maybe required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 822-7483.

**Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program*

Credit Union Hours

Gannett Drive: Monday thru Friday
9:30am to 2:30pm
Phone # 822-8500
Fax # 822-7603
Online www.bluecrosscu.com

The Credit Union Newsletter

The Credit Union Newsletter is published twice a year as a service to members.

Board of Directors

Todd Davis – President
Christopher Snell – Vice President
Jacinthe Littlefield – Treasurer
Lisa Perruzzi – Secretary
Rebecca Vose
Vinal Doody
Betsy Glanville
Mary Frances Gleason
Susan Thurlow

Credit Committee

Mary Jo McCormack – Chairman
Brenda Williams – Secretary
James Pike

Supervisory Committee

Christopher Snell – Chairman
David Carrier
Joan Nadeau

Staff

Susan Thurlow – Manager
Michelle Lauricella – Assist Manager
Hildegard Hansen – Head Teller

Open House:

February 7, 2013 – 10:30am – 2:00pm
Gannett Drive - Conference Room 2B

Annual Meeting:

February 7, 2013 – 4:30 pm
Conference Room 2B