

Credit Union News

BLUE CROSS BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Winter 2009/2010

The Board and staff of this Credit Union
Wish you and your family a very happy and
healthy New Year.

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 network for which such
transactions are allowed is NYCE®.

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*

Open House:

Gannett Drive Conference Room 2B
February 4, 2010 10:00am – 1:30pm

Annual Meeting:

February 4, 2010 – 4:30 pm
Conference Room 2B

Our Grand Prize:

Blu-Ray DVD Player

**We will also have cash and door prizes. The
drawing will be held at the Annual Meeting.**

There are positions available on the Board
of Directors and Credit Committee. If you
would like to run for a Volunteer position on
the Board of Directors, call Todd Davis at
Ext. 7191.

You're Credit Union at work for you-

The 600,000 Maine consumers who utilize
Maine credit unions each year continue to
reap the financial advantages of being a
credit union member. Credit Unions are
owned and governed by their members, so
all members benefit from better rates and
lower and fewer fees. Take advantage of
these services today.

GREAT LOANS RATES

New Autos

| | |
|---------------|------|
| Up to 4 years | 5.9% |
| Up to 6 years | 6.9% |

Used Autos 6.9%

Home Equity Loan Rates

| | |
|------------|------|
| 3 years | 5.4% |
| 4 years | 5.9% |
| 4-10 years | 6.4% |

Home Equity LOC 3.25%
Currently at Prime

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

CU ONLINE is the simplest, most convenient way of keeping track of daily finances.

An Added Security Benefit –for your Visa Check Card- “Verified by Visa”

. Verified by Visa is a service that lets you add a Personal Password to your existing Visa Card.

. A method for assuring secure internet transactions and building consumer confidence.

. Additional operating requirement for Issuers and Acquirers to establish a mechanism to provide proof of authentication to clarify dispute resolution processing requirements.

Benefits

. Promotes consumer confidence by authenticating the cardholder during an online purchase.

. You get added safety and the reassurance that only you can use your visa card online.

. Potential to reduce the impact of fraud on internet transactions.

. Will not slow down current authorization process flow from merchant to issuer.

. Online shopping is quick and simple when you use your Verified by Visa registered Card.

To register your Visa Check Card click the *Verified by Visa* link on our Website.

New Years Resolution –Three Steps toward Financial Independence

1. Make 2010 the year you live within your means-my limiting spending and try to avoid impulsive buying.
2. Set up an emergency fund of three to six months' living expenses.
3. Make this the year to start saving, start by saving 10% of your gross income on a regular basis. Use payroll deduction to help.

Congratulations to our Christmas Club Prize Winner – Joan Pelletier

Credit Union Hours

Gannett Drive: Monday thru Friday
9:30am to 2:30pm
Phone #822-7000 Ext. 8500 or 6495

The Credit Union Newsletter

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

Board of Directors

Jacinthe Littlefield – President
Christopher Snell – Vice President
Todd Davis – Treasurer
Lisa Perruzzi – Secretary
Susan Charczenko
David Dill
Vinal Doody
Joan Hanscom
Mary Pinkham