

IF YOU FIND YOUR ACCOUNT NUMBER CALL THE CREDIT UNION AND WIN \$10



BELL CREDIT UNION
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620-662-0731 - 620-662-0769 (Fax) - 800-207-2062
www.bellcu.com

January 2009

2008 IRA Contributions

IRA contributions for Tax Year 2008 can still be made on **Roth** and **Traditional** IRA's until April 15, 2009. For the 2008 tax year the total contribution is \$5,000.00 with an additional catch-up amount of \$1,000.00 for individuals over age 50. In the 2009 tax year the total contribution is limited to \$5,000.00 plus \$1,000.00 catch-up amount. Educational IRA contributions can be made up to April 15th of the following year with a maximum of \$2,000.00 per year. Visit with Linda if you have any IRA questions, she's our resident IRA Specialist.

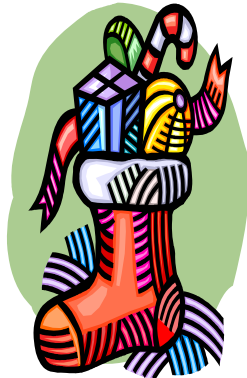
Annual Meeting!

Our Annual Meeting is coming up April 18, 2009. Please plan to attend, this is our 71st Year serving our members needs. Annual meetings are important to the membership and the Credit Union. Members participate in the democratic process 3189 of electing board and committee members, hear about the financial soundness of the Credit Union, learn about upcoming plans for the future, as well as visiting with staff and renewing old friendships. We are planning a fun celebration, prizes, and entertainment. Watch for additional details in the near future.

And the Winner is

Coby Rosenberger

Remember that beautiful 6 ft stocking in our lobby? Stuffed with toys, games, goodies, chocolate, and popcorn, all the way to the brim with items for every age. Thanks to all who registered for our lovely Christmas stocking, and Congratulations to our lucky winner, Coby!



Happy Holidays!

Open Your **Christmas Club Account** now for next year and start saving today! Christmas Club accounts are paid out in early November each year for your Christmas shopping fun!



BCU has a new look!

We have a new website and have received many nice compliments. We asked for pictures and we got 'em! You will notice several are incorporated into the header area of our website and change as you refresh the page. We are in the process of adding a page of member's pictures due to the overwhelming response of remarkable pictures we received. We will let you know 2655 when that page is available. We are still the same Credit Union you've always known and trusted these past 71 years, now with a fresh new look! Then, Now and Always, Serving our Members Since 1938.

Bell Office Calendar

Closed on following:

January 19 - MLK Day
February 16 - Presidents Day

Other Dates of Importance

February 2 - Ground Hog Day
February 14 - Valentine's Day
March 8 - Daylight Savings Begins
March 17 - St Patrick's Day
March 20 - Spring Begins

New Phone Number? – Keep us Connected to keep you Safe!

If you change your phone number, please let us know. Being able to contact our members is very important to ensure the protection of your debit card or credit card accounts.

A small number of our members had a fraud issue recently when their debit cards were compromised. Our processing company was quick to put a stop to the fraud and started contacting our members to let them know what was happening. However, we had an issue where a member had changed their phone number and didn't pass that information on to us and it made it very difficult to contact that member. We can't stress enough the importance of correct contact information. We must be able to twenty-four twenty-nine reach members quickly when this type of emergency happens.

Please remember that when Bell Credit Union or our processing company initiates contact, you will *never* be asked to provide personal information such as account numbers, passwords, or pin numbers. We already have this information and *do not* need to ask it again. We would only initiate contact to inform you of an issue that needs your attention. If someone calls and asks your personal information they are trying to set you up for fraud, don't fall for their tricks!

Student Loan time again Get those Fafsa's Done!

If your student will be going to College in the Fall, now is the time to get your Fafsa completed. The earlier the Fafsa is processed the earlier the Student Aid Report will be available to schools of interest to your student. If you have questions about the Student Loan Process, go to our website, www.bellcu.com or call the office, 620-662-0731. We'll be happy to help.

Spirit of the Season !

This year our member's Holiday donations were given to The Hutchinson Soup Kitchen. Our members donated a large amount of seventeen forty-eight non-perishable food items to help stock the pantry at the Soup Kitchen this year.

Thanks for your generosity!

E-Statements-Safe, Fast, Easy

No more waiting by the mailbox to receive your statements! Sign up for E-Statements today, it's the safe, fast, easy way to receive your statements. Give us a call to get signed up. E-Statements are free, secure, can be saved to your computer or printed at any time.

It's Tax Time Again—Keep Your Statements

This statement includes year-end info needed for tax preparation. 1099 statements will be mailed out on or before January 31, 2009.

Get Your Money Back Fast

Be sure to have your Tax Return direct deposited into your account for quick, easy access.

