

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



**BELL CREDIT UNION**  
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October 2008

**Celebrate Your Credit Union Ownership this October!**

Do you know who owns Bell Credit Union? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 16 when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.

Because they are unique in both structure and purpose, credit unions provide a viable alternative to for-profit financial institutions for more than 177 million members in 96 countries. At Bell Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 16, we'll join with credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16 as we honor our most valuable asset: our members. You are the reason Bell Credit Union exists.



**PICS! PICS! PICS!**

We're looking for GREAT PICTURES from the local area.

If you've got a knack for color, composition, balance and subject matter we want to showcase your talent! We're looking for points of interest, beautiful nature scenes, seasonal, celebrations, animals, etc. (Please no family photos!) Send your digital submissions to: member\_services@bellcu.com please remember that your thirty-four fifty-five submissions become the property of Bell Credit Union for our use in any and all print material as well as appearing on our website. We'll sort through all submissions and post a rotation of our favorites on our website.

*Watch for YOURS to appear soon!*

**You can also look for BCU at  
www.hutchmarketplace.com**

Image Courtesy John Bryan Martinez

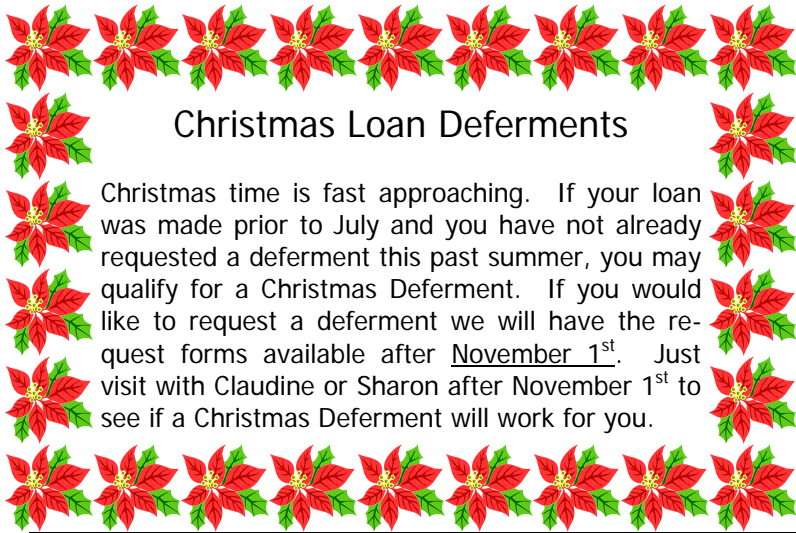


**Bell Office Calendar**  
**Closed on following:**  
October 13 - Columbus Day  
November 11 - Veterans Day  
November 27 – Thanksgiving Day  
December 24 – Closing at Noon (Christmas)  
December 25 – Christmas  
January 1 – New Year's Day

**Other Dates of Importance**  
October 16– International Credit Union Day  
My Credit Union – It Belongs To Me!  
Stop in for a sweet treat to celebrate the day!  
November 2 - Daylight Savings–Turn clocks back  
November 6 - Election Day - GO VOTE!  
December 7 - Pearl Harbor  
December 21 - First Day of Winter

**SHRED DAY!**

Bring your old documents to the Mall Parking Lot near Penney's on October 18th between 10 am—1 pm and we will shred them for you. Please, no businesses!

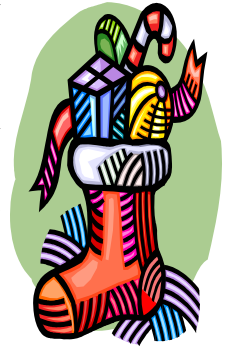


## Christmas Loan Deferments

Christmas time is fast approaching. If your loan was made prior to July and you have not already requested a deferment this past summer, you may qualify for a Christmas Deferment. If you would like to request a deferment we will have the request forms available after November 1<sup>st</sup>. Just visit with Claudine or Sharon after November 1<sup>st</sup> to see if a Christmas Deferment will work for you.

## Christmas Time is Coming! Be Sure to Register for our Stocking.

Remember that beautiful 6 ft stocking in our lobby last year? Stuffed with toys, games, goodies, chocolate, peanuts, popcorn, all the way to the brim with items for every age. We are doing it again this year. Be sure to visit the lobby all during December to look it over and sign up. Winner will be drawn on December 19th.



## Be Prepared for Winter Weather!

Last Winter was a rough one for many people. Ice storms, downed electric wires, and outages caused disruption for a lot of people. This year with a little planning you can lessen the impact of storm related emergencies. The following is a recommended list of items to include in a basic emergency supply kit.

### FOR THE HOME:

- Water, one gallon per person per day for at least three days for drinking and sanitation
- Food, at least a three day supply of non-perishable food and a can opener
- Paper plates, cups, plastic utensils and paper towels
- Battery powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First Aid Supplies
- Wrench or pliers to turn off utilities
- Blankets, or sleeping bags
- Extra clothing
- Extra food and water for pets

### IN YOUR 2775 CAR:

- Blankets, or sleeping bags
- Flashlight and extra batteries
- First Aid Supplies
- Jumper Cables
- Wrenches, pliers, screwdrivers

## State Quarters Finish Up

The Aloha state entered the union on August 21, 1959. Hawaii's quarter features King Kamehameha I stretching his hand toward the eight major Hawaiian Islands. He is revered for unifying the Islands into one kingdom in the early 1800's while maintaining the native practices and traditional ways of island life. We will have these on hand as soon as they are released by the US Mint. The issue of this quarter concludes the 50 State Quarters Program so be sure to pick up Hawaii to complete your collection.

## Golden Dollars are Available

The Golden Presidential Dollars started in 2007 and have been a hit from the beginning. This year brings eleven ninety-one us James Monroe, John Quincy Adams, Andrew Jackson and Martin Van Buren. Please check with us on availability as they go quickly.

