

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



BELL CREDIT UNION
1601 N Lorraine - Hutchinson KS 67501
620-662-0731 - 620-662-0769 (Fax) - 800-207-2062
www.bellcu.com

June 2008

Bell Credit Union Mission Statement:

It is our vision to exceed all expectations and be totally committed to the service of our members and the financial soundness of the credit union.

Have you looked at our mission statement lately?

If you're like most people, you really haven't. Most mission statements sound pretty flowery and hopeful, but carry no realistic meaning. It takes honest contemplation and intentional purpose to work toward the ongoing accomplishment of a mission statement. We at Bell Credit Union take our mission very seriously. Through the years, our buildings have changed – our staff members have changed – our volunteer Boards and Committees have changed – and, most recently, our logo and signs have changed. We've expanded our field of membership beyond telephone company employees to give others the opportunity to join our credit union family and we've enhanced our choice of services to meet the needs of many individuals. Through all these changes, we have maintained our mission – holding fast to the commitments we made to you, our members, over seventy years ago. BCU has a solid financial foundation, formed and strengthened by forward thinking leadership over the last seventy years. Leaders who have known the value of respecting the successes of the past, but embracing the opportunities of the future. As your Board of Directors, you can count on BCU to be there for you - offering our very best and always striving to be better.

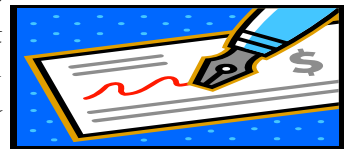
Board of Directors:

- Faye Summervill, Chair
- Rex Nelson, Vice Chair
- Cheryl Brown, Secretary/Treasurer
- Kris Seck, Director
- Terry Bether, Director

Proper Check Endorsement 101

Correct check endorsement is important for us to properly process your deposit. Writing "for deposit only" is not considered proper check endorsement. The check should be endorsed exactly how it is written on the front. If the name is spelled incorrectly 448 then endorse beneath that with the correct spelling. If you are mailing your deposit or putting it in the night drop you may also include "For Deposit only at Bell Credit Union" along with your proper endorsement, as a means of limiting your deposit to this institution. If it should be lost that would make it harder for someone else to cash your check.

For our members operating small business accounts be sure to endorse the check exactly how it is written and also include the name on your account as sometimes the account name may differ from the name your customers use. This will help us to make certain we are putting your deposit in your correct account twenty-four four-teen as usually our small business members have multiple accounts.



Please help us serve you better by properly endorsing your deposits.

Bell Office Calendar
Closed on following:
 Sept 1 — Labor Day
 October 13 - Columbus Day

Other Dates of Interest
 September 7 – Grandparents Day
 September 22 – Autumn Begins

Then, Now & Always
Serving our members since 1938

BELL CREDIT UNION PRIVACY POLICY

Bell Credit Union recognizes that members have certain expectations about how the credit union uses member information. The credit union diligently protects all information about its members and the business that they conduct with Bell Credit Union. We maintain physical, electronic and procedural safeguards to protect Member Information.

To maintain the confidentiality of personal information, Bell Credit Union obeys the letter and spirit of the laws that apply to credit union member account information and privacy.

Bell Credit Union will:

- Comply with all applicable eleven eighty-eight privacy laws.
- Collect and use the following types of information only for legitimate business purposes:
 - Information you supply to us on applications, such as income, assets, and debt.
 - Information about your account experiences and transactions.
 - Information from a consumer report.
 - Demographic information.
- If we receive medical or health information about a member, for example, if a member applies for insurance from us, it will not be shared except as necessary to maintain accounts, process transactions or provide services the member has requested or initiated.
- Comply with requests to provide information when legally required to do so, for credit reporting and to prevent fraud.
- Maintain accurate account records based on information provided.
- Investigate member inquiries and correct any inaccuracies promptly.
- Never sell its member list to third parties.
- Share membership information with credit union subsidiaries and companies that assist Bell Credit Union in providing services to members. These subsidiaries and companies will be given only the information they need in order to provide the service, and must agree to protect confidential member information.
- Disclose the identity of any third-party 2010 contractor upon request.

