



# Bell Bulletin Newsletter April 2022

## BELL CREDIT UNION

1601 N Lorraine St • Hutchinson, KS 67501  
Phone: 620-662-0731 • Fax: 620-662-0769  
Email: Member\_Service@BellCU.com  
Web: www.BellCU.com

### 84th ANNUAL MEMBERSHIP MEETING!

Bell Credit Union will hold our 84th annual business meeting in the lobby at 5:30 pm on Tuesday, April 19th, 2022. For your convenience we will use a mail-in ballot. Information on the candidate is included below. Results of the elections will be announced at the meeting, along with the annual reports. Refreshments and door prizes will not be offered at this business meeting. The annual reports will be available in the lobby as of April 19th, 2022.

### **Board of Director Nomination: Matthew Sloan**

Matt Sloan is a life long Kansas resident, spending nearly all of those years in Hutchinson. He has been a member of BCU since 1977. He is married to Shannon and together have 4 kids. Matt is a supervisor at UPS in Hutchinson. In his free time Matt spends his time camping, boating and off-roading.

### BELL CREDIT UNION BOARD OF DIRECTOR BALLOT

Matthew Sloan	Yes	No
Mail or drop off your ballot on or before April 19 <sup>th</sup> , 2022 at Bell Credit Union 1601 N Lorraine Hutchinson KS 67501		

### **Build your credit today!**

Looking to build up some credit or improve your credit score? At Bell Credit Union we offer a low interest Visa Credit Card at 10.9%. Here are a few reasons of why you should think about applying for our Visa Credit Card:

- \*It'll boost your credit score or history with consistent on time payments
- \*Safer to use when making online purchases
- \*Earn rewards
- \*No fear of loss or theft- can cancel right away and with cash you are at a loss.

*(We offer secured and unsecured cards)*

## IMPORTANT NEWS!!!

### Contactless Pay Is Here

“Tap to Pay” 

With your next expiration date on your debit-card you will receive a bright red card. They are now contactless cards and can be used at any business that accepts contactless pay. Also, the new card will continue to have contact functionality so they can still be inserted into EMV reader and will also maintain the magnetic strip for those merchants who have not upgraded.

### FRAUD ALERT

We have received more reports of Amazon and PayPal fraud. If you receive a call, text or e-mail from someone stating they are employed with Amazon and someone is trying to purchase something on your account, please hang up, do not respond and contact us to verify that your account is not being compromised. Do not give them any information.

### Go Green with E-statements! Safe and Secure!



The benefit of getting your statements by email rather than the mail service, is you will get your statements each month on the first or second day. With the statements being sent by mail, it could take up to 3 to 5 extra days to receive them. If you are interested in getting your statements sent to your email rather than getting them in the mail, call us here at 620-662-0731 and we will be happy to help you!

## Holiday Closings

- \*Memorial Day- May 30<sup>th</sup>, 2022
- \*Juneteenth (Observed) June 20<sup>th</sup>, 2022
- \*Independence Day- July 4<sup>th</sup>, 2022
- \*Labor Day- September 5<sup>th</sup>, 2022

- \* Columbus Day- October 10<sup>th</sup>, 2022
- \*Veteran’s Day-November 11<sup>th</sup>, 2022
- \*Thanksgiving Day- November 24<sup>th</sup>, 2022
- \*Christmas (Observed)- December 26<sup>h</sup>, 2022

# Bell Credit Union Fee Schedule

<i>Service Description</i>	<i>Fee</i>
ATM / Debit Card or PIN Replacement	\$5.00 per card
Carfax	\$15.00
Cashier's Checks	\$3.00 each UNLESS payable to account owner
Check Cashing	\$1.00 per \$100
Check Copies	\$3.00 per check
Counter Checks	\$5.00 per 12 checks
Dormant account fee	\$10.00 per quarter – if balance is under \$50
Duplicate Statement	\$5.00 per month
Early Closing Fee	\$25.00 if account is closed within six months
Excessive Checking Transactions	More than 50 - \$.25 each
Fax or Photocopies	\$1.00 per page
Garnishment / Tax Levy	\$15.00 per garnishment
Loan Administration Fee	\$50.00 Or 20% if loan is less than \$2500.00
Loose Coin	\$.10 per \$1.00
Mailed Receipt	\$1.00 per receipt
Money Orders	\$1.00 per money order
NSF Overdrafts	\$25.00 per check
NSF Returned Checks	\$25.00 per check
Outgoing Wire	\$18.00 per wire
Returned Deposit Check	\$20.00 per check
Stop Payment	\$25.00 whether it posts or not
Unadvised Change of Address or Email	\$3.00 per account
Visa Gift Card	\$3.00 per card
Visa Travel Card	\$5.00 per card

Then, now and always serving our members since 1938.

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CREDIT UNIONS™