

Online Bill Payer = Savings!

Forty-four cents for a stamp? Just to pay a bill? Are you kidding?!

Here's an economical solution: Bill Payer at BICCU. You can access Bill Payer services anytime, day or night; all you need is a computer and an internet connection.

Bill Payer services are FREE to all members who are enrolled in Online Banking, have a checking account, direct deposit and who are receiving their statements electronically (better known as eStatements).

You can sign up for Online Banking from our web site or by calling us. You will need to sign up for both Bill Payer and eStatements by visiting our web site at www.bestcomcu.org.

As always, if you need a little help or a few questions answered, feel free to give us a call!



*** IMPORTANT NOTICE ***

BICCU members will have the opportunity to vote on the proposed merger with the University of Iowa Community Credit Union at an upcoming special meeting. Officials from both BICCU and UICCU will be on hand to answer your questions before the vote.

You will receive notice by mail, 20 days prior to this special meeting.

YOU MUST BE PRESENT TO VOTE!

If you have any questions about the proposed merger, or questions about the Special Meeting please call BICCU President/CEO Stan Younce at 319-395-7670 ext. 128.

Current CD Rates

\$1000 Minimum

Term	A.P.R.	A.P.Y.
6 Mo	1.50%	1.52%
12 Mo	1.75%	1.76%
24 Mo	2.00%	2.01%
36 Mo	2.50%	2.52%
48 Mo	2.75%	2.78%
60 Mo	3.00%	3.04%

Current Auto Loan Rates

Qualifying credit required

Model Year	Term	A.P.R.
2010 - 2009	84 Mo	7.49%
2010 - 2008	Up to 72 Mo	5.00%
2007 - 2004	24 to 60 Mo	5.50%
2007 - 2004	72 Mo	6.00%
2003 & older	24 to 60 Mo	7.25%

Money Market Accounts

On Deposit	A.P.Y.
\$1000 to \$9999	1.25%
\$10,000 to \$24,999	1.50%
\$25,000 to \$49,999	1.75%
\$50,000 to \$99,999	2.00%
\$100,000 and up	2.50%

Rates are subject to change without notice.

Historically speaking, Credit Union Members earn more dividends on their savings and pay less interest on their loans than the average bank customer.

Give us a call anytime and...

Experience the Credit Union Difference!



TaxACT

Mama
always
says..

Why do things the hard way? By using TaxACT through www.bestcomcu.org, you can file both Federal and State taxes. Complete the proper forms, print them (for free) and send them in on your own, or file them electronically. You can choose to receive a refund check in the mail, or have it direct deposited; it's your choice! Easy and accurate - TaxACT Online.

If you have questions or comments about anything you see in this newsletter, please feel free to contact Cathy Kelchen at the Credit Union. She can be reached at 319-395-7670 ext. 150 or at ckelchen@bestcomcu.org.

Main Office:

405 S Blairsferry Crossing
 Hiawatha IA 52233-7942
 PH: (319) 395-7670
 FAX: (319) 393-8721 or
 (319) 832-1298

Lobby Hours:

M - W 9:00a - 5:00p
 Th 10:30a - 5:00p
 F 8:30a - 5:30p
 S 9:00a - 12:00p

Drive-up Hours:

8:30a - 5:30p
 10:30a - 5:30p
 8:30a - 6:00p
 9:00a - 12:00p

Branch Office:

412 1st Avenue
 Vinton IA 52349
 PH: (319) 395-7670
 FAX: (319) 472-3872

Lobby Hours:

M - Th 8:30a - 5:00p
 F 8:30a - 5:30p
 S 9:00a - 12:00p

**Web Site Address:**

www.bestcomcu.org

Upcoming Holiday Closing:

President's Day
 Monday, February 15, 2010



Prime Timer's Update

The Prime Timer's is a group of credit union members who are age 50 or over and have at least \$2500 on deposit, or have their social security, pension or paycheck direct deposited. The following products and services are provided free of charge to Prime Timer's:

- ✿ Personal Checks (maximum of 300 annually)
- ✿ Wire Transfers
- ✿ Notary Service
- ✿ Money Orders & Cashier's checks
- ✿ Online Banking & eStatements

Prime Timer's meetings are held bi-monthly at the Clarion Hotel in Cedar Rapids; they have an interesting speaker and enjoy each other's company and delicious refreshments. The Prime Timer's board is responsible for scheduling guest speakers and coming up with new and exciting ideas. If you have any suggestions for the board, or if you would like to serve on the board, please contact Bill Jurgensen at 319-396-4718.

Not a Prime Timer yet? If you would like to join this fun group, please contact us at 319-395-7670!