

Your savings federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency and backed by the full faith and credit of the United States Government

Buffalo Metropolitan Federal Credit Union
Your Community Credit Union

Winter 2010

62 South Elmwood Avenue
Buffalo, NY 14202
Phone (716) 847-6960
Fax (716) 847-6996
www.bflometrocu.org

Let's Talk Cents

Renovations Update

We are currently at the beginning phase of our construction process. The crew is digging up part of

the parking lot to make way for the new drive through area and footers to hold up the second floor.

If you are coming to the Credit Union, please be aware the front parking lot is open!

At this time, the back parking lot is closed for the workers and construction vehicles. Eventually the back will be opened and the front side of the Credit Union will be closed. Please pay close attention to the signs on the construction side. We also ask that you drive safe and watch for incoming and outgoing construction vehicles. We apologize for any inconvenience this may cause you, but promise our brand new Credit Union branch will be worth the trouble and wait!

Construction Delay Alternatives

Avoid limited parking with **Direct Deposit & a Visa Debit Card or ATM Card**. With Direct Deposit your money is available the morning of your pay date. Simply use your Visa Debit Card or ATM Card at an ATM near you to access your money.

Members have unlimited access to over 32,000 Surcharge FREE Allpoint ATMs!

Branch Access

Avoid construction delays by visiting a CU Service Center to do your BMFCU banking. At CU Service Centers you can make deposits, withdrawals, transfers and loan payments. Simply present the Teller with your Credit Union account number and a photo ID.

Visit us at www.bflometrocu.org

ATM Locations-Enter Zip Code in Allpoint locator

CU Service Centers-Click on Branch Access

Please note withdrawal limits are set at the CU Service Centers.

Pick a
Thank You
GIFT!



Such as a Hamilton Beach HealthSmart® Grill•GPX LED AM/FM iPod Clock Radio•Proctor-Silex Belgian Waffle Maker•Wagan Wet & Dry Ultra Vac with Air Inflator•Hamilton Beach Food Chopper•Wen Variable Speed Jig Saw Kit•Deni Freshlock Vacuum Sealer•52 Piece Socket Set•Wheeled Vertical Carry-On •iEssentials iPod 5 Piece Accessory Travel Kit•Metro 7 Piece Carbon Steel Non-stick Cookware Set•Chef's Kitchen 19 Piece Stainless Steel BBQ Set in Aluminum Case•Great Neck 21 Piece Tool Set•Proctor Silex 8 Speed Blender•And many more!

Choose a GIFT when you open a Checking Account with two services*

Direct Deposit¹ • Debit Card² • FREE Bill payer³

NO Minimum Balance • NO Monthly Usage Fee

Already have a Checking Account?

Add two services to receive your Thank You Gift.*

*Gift Voucher will be e-mailed to the Member after two have been completed:

¹First initial Direct Deposit of \$300.00 has posted to your Draft Account,

²Four POS and/or ATM transactions have posted to your Draft Account, and/or

³Two checks and/or online payments have debited your Draft Account.

Promotion ends 01/31/10; subject to change or may end at anytime without notice.



The staff lends a hand at the construction site.

Scholarship Opportunity

The Buffalo Metropolitan Federal Credit Union is participating in three Scholarship Programs for the 2010 scholastic year. You must be a high school senior who is a member in good standing of the Credit Union to be eligible.

You may pick up your Student Loan & Scholarship Packet at the Credit Union beginning **01/02/10**. **The Scholarship application must be returned to the Credit Union no later than 02/01/10**. This application will be used for all three scholarships!

Student Loans with Member Benefits

Pay for your college expenses with a Student Loan from the Buffalo Metropolitan Federal Credit Union!

Federal Stafford-The Stafford Loan program makes low-interest loans available to students to help pay their education costs. 6.80% APR
3.50% Interest Rate Reduction Available*

Federal PLUS-The Federal PLUS Loan allows parents to borrow for dependent children. 8.50% APR
3.25% Interest Rate Reduction Available*

Federal Consolidation-Allows you to consolidate your existing student loans into one loan with one monthly payment and a fixed interest rate.
3.25% Interest Rate Reduction Available*

.25% Interest Rate Reduction available for ALL Student Loans when payments for your Federal (Stafford, PLUS or Consolidation) Loan are deducted from your savings or checking account.

Call (716) 847-6960 ext. 251 for details.

*After 30 consecutive on-time payments.
APR=Annual Percentage Rate ■ Rate as of 07/07/09

2010 Holiday Closings

New Year's 01/01/10 ■ Martin Luther King Jr. 01/18/10
Presidents' Day 02/15/10 ■ Memorial Day 05/31/10
Independence Day 07/05/10 ■ Labor Day 09/06/10
Columbus Day 10/11/10 ■ Veterans Day 11/11/10
Thanksgiving 11/25/10 ■ Christmas 12/25/10

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Individual **RETIREMENT** Account (IRA)

2.52%^{APY}

- **TAX ADVANTAGES**
- **No minimum balance required!!!**
- **Make contributions through Direct Deposit**

Start the New Year on the right track! Ask how you can start your IRA today; call (716) 847-6960 ext. 247

*Dividends paid quarterly on accts. with an average daily balance of \$1,000.00 or more. Not intended as tax advice; please consult a tax professional. Rate as of 10/01/09. APY=Annual Percentage Yield. Savings federally insured to at least \$250,000

Quicker Access to Your TAX REFUND

Direct Deposit is the fastest way for you to receive your tax refund. **Simply, request Direct Deposit on your tax return!** All you need is our routing number, 222079424, and your account number. For checking deposit, use the 14 digit number at the bottom of your checks.

Visa Credit Card

*7.50%^{APR}

- **FIXED RATE**
- Same rate for cash advances
- No transfer fee
- No cash advance fee

Autos 2008 & Newer

*4.25%^{APR}

- **100% FINANCING**
- Up to 72 Months
- Apply online at www.bflometrocu.org

*Rates as low as. Your credit history will determine your rate. APR=Annual Percentage Rate. Rates effective 07/24/08. Rates subject to change without notice.

Earn more...Money Market Accounts

\$2,500-\$9,999.99	.75% APY	.75%
\$10,000-\$24,999.99	1.00% APY	1.01%
\$25,000-\$999,999.99	1.50% APY	1.51%

Dividends paid quarterly, compounded daily, on accounts with an average daily balance of \$2,500.00 or more. APY=Annual Percentage Yield. Rate as of 10/01/09.

Receive a **FREE car charger*** with the purchase of a phone and a new activation through Sprint. Save with the Sprint BMFCU Member Discount Plan:

- **10% off** most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fee

Start saving today! Call **877.SAVE.4.CU** to learn more about this discount plan and to get your free car charger!

*Free car charger available with web and phone purchases only. Offer valid from January 1- 31, 2010. Exclusively from Platinum Wireless, while supplies last. Call (877) 728-3428 for details and restrictions.