

**Bellco: Under Construction in 2012**



**New Computer System**

Happy New Year! 2012 has just begun and we already have a lot on our plate here at Bellco Federal Credit Union. In 2011 we surveyed our membership and the response was incredible. I'm proud to say that overwhelmingly our members are happy with the service they receive from our staff. That makes us extremely proud, but the surveys also outlined some consistent requests for improvements. I understand that there is never time to stand still in business and Bellco is moving forward in hopes to exceed your expectations in the future. We determined that the majority of the concerns and issues members were experiencing are related to limitations of our software, not our employees. Therefore our response was to search for new credit union software – but not just any software – it had to be the best in our industry. We found Symitar, Episys software to be the most functional software available for our credit union, boosting the highest satisfaction of any vendor we reviewed. Symitar is backed by thousands of the most successful credit unions in the US. Contracts were signed and implementation is well on its way. Our staff is hard at work converting our current system to the new one and final conversion will be June 1, 2012. You will notice lots of activity in our office and will receive updates about the conversion in e-mail, our web site, Facebook and US mail.



**PHYSICAL ADDRESS**

609 Spring Street  
 P. O. Box 6455  
 Wyomissing, PA 19610  
 Fax – 610.373.4442  
 1251 North Front Street  
 Reading, PA 19601  
 Fax – 610.376.8461  
 806 Mt. Home Road  
 Sinking Spring, PA 19608  
 Fax – 610.678.8947

**PHONE**

610.373.5192  
 1.866.288.7660 Toll-Free

**WEB SITE**

www.bellcocu.org

**CALL 24**

**AUDIO RESPONSE**

610.373.5192 Option #3

**EMAIL ADDRESS**

info@bellcocu.org

**LOST OR STOLEN DEBIT CARDS**

1.800.523.4175

**LOST OR STOLEN VISA® CARDS**

1.800.991.4961

**BELLCO ATM LOCATIONS**

Visit [www.bellcocu.org](http://www.bellcocu.org)  
 for a complete listing of  
 surcharge-free ATMs

**New Bellco Branch**

Despite the down economy, Bellco Federal Credit Union is preparing to grow and position itself for better times. Therefore, our board of directors is leading the way by building a new branch along prime road front property on Rt. 724 in Spring Township. This branch will be built by local contractors and will include full service features such as drive up, ATM, tellers, mortgage and loan services and, of course, the same friendly and helpful staff you have come to expect. More details will be released this spring.

**The Economy**

Here at Bellco we have seen many members taking advantage of this slow economy by refinancing their loans with us to \$ave Money! Also, they have been remodeling their homes, purchasing undervalued property or buying a car to take advantage of our historically low loan rates. I expect this opportunity to exist until the first quarter of 2013. Traditionally, the US economy improves after a Presidential election for a least a quarter. Expect the second quarter of 2013 to be the real telling point if a recovery will occur.

Thank you for your support and our staff looks forward to serving your financial needs in 2012.

Regards, Tom Gosling, CEO, Bellco FCU

**Loan Products**

**New & Used Vehicle Loans**

Rates as low as **3.49%** APR\*

**Fixed Rate Home Equity Loans**

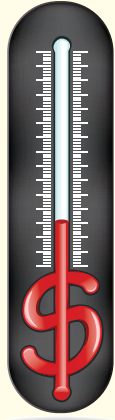
Rates as low as **3.99%** APR\*

\*APR=Annual Percentage Rate. Actual rate is dependent upon individual credit history. Rates may vary based upon loan amount and selected terms. Rates current as of January 1, 2012. Rates subject to change without notice.

# \$363,354.42

## Saving Our Members Money

Have you seen the giant savings thermometer signs in our lobbies? Bellco is now showing members the savings. Bellco's loan rates have hit an all-time low. Many Bellco members have taken advantage of these rock bottom rates and saved hundreds, even thousands of dollars on their loans. We are tracking the money we are savings our members and displaying it on the thermometer signs in our lobbies. If you haven't refinanced your high-interest bank loans to a low-interest Bellco loan, now is the time. If Bellco can save you money, you can ring the bell in our lobby. Don't wait any longer, start saving today, apply online at [www.bellcocu.org](http://www.bellcocu.org) or contact a Loan Specialist at 610.373.5192.



## Dormant Account Notice

At Bellco Federal Credit Union, providing outstanding service to our members is our number one priority. Part of that commitment to excellence includes diligently monitoring the activity on member accounts. To maintain costs and comply with industry regulations, accounts that are inactive for 24 months or more are charged a \$5.00 per month fee until they are either activated or closed. To avoid fees, make sure that you perform a financial transaction from your Savings or Checking Account at least once every 24 months. Examples of transactions include making a deposit, withdrawal, transfer, etc.

## Tax Refund Direct Deposit

### Your Tax Refund Arrives Safer, Easier & Quicker!

Take advantage of the safe and easy way to get your refund! Have your tax refund deposited directly to your account by placing the information below on the refund section of your tax return. Please keep in mind that if your tax return is a joint return, your refund must be deposited into a joint account.



Bellco's Routing Transit Number (RTN) is 231385345. You get to choose the location of the deposit... Share (savings) or Share Draft (checking). Remember to include your account number.

Note: This year the IRS will NOT automatically mail tax forms to taxpayers. After January 1, you can request a hard copy through the IRS toll free number: 1.800.829.3676. The materials will also be available to download and print from the IRS website, [www.irs.gov](http://www.irs.gov)

## Quick Notes

### Too Many Gifts and Not Enough Cash this Holiday?

Open a Christmas Club account now and start saving for next year's holiday. Deposit as much as you like, as often as you choose and earn 0.50% APY\* on your savings. The money that you deposit into your Christmas Club account will remain in the account until October of 2012. The money will then be conveniently transferred from your Christmas Club Account to your Savings Account so you can begin your holiday shopping. To open a Christmas Club Account, call us or visit one of our branches today!

\*APY=Annual Percentage Yield. Rate current as of January 1, 2012; rate subject to change without notice. Early withdrawal penalties apply.

### Don't Be Left Out in the Cold this Winter Open a Utility Loan with Bellco

As the cost of oil and other utilities continues to rise, it can become very difficult to pay for these services. Bellco offers a utility loan so that no member is left out in the cold over the winter months. Utility loans are offered to members to assist with heating costs, i.e. prepaid heating fuel. The utility loan is an unsecured loan; members can borrow up to \$2,000 with a rate as low as 6.00% APR\*. Maximum term is 12 months. Members applying for this loan must provide a copy of the bill or an estimate of the cost before loan disbursement. The loan check will be made payable to the service provider. To apply for a utility loan, call and ask to speak to a loan specialist or visit a branch today!

\*Annual Percentage Rate current as of January 1, 2012. Rates may vary; rates subject to change. Actual rate is dependent upon individual credit history and term of loan.

# Bellco's Seventy Fourth Annual Meeting & Election Procedures

Notice is hereby given that the Annual Meeting of the Members of Bellco Federal Credit Union will be held on:

- Date:** Tuesday, March 13, 2012  
**Location:** Front Street Branch, 1251 N. Front Street, Reading  
**Time:** Meeting begins at 4:00 pm.

Officials are elected in accordance with the procedures in the credit union's bylaws. The Nominating Committee has received incumbents or qualified nominees for all open positions. Additional candidates must be nominated by either the Committee or a petition. Nominations from the floor at the Meeting are generally not permitted. If the incumbents or nominees are the only candidates nominated, they will be deemed to have been elected for the applicable term at the Meeting. Members in "good standing" that wish to use the petition procedure must file their petitions for nomination with the Secretary of the Credit Union by February 2, 2012. Petitions for nomination must be accompanied by a biography of less than 100 words and a petition signed by at least one percent of the members with a maximum of 500 signatures.

Interested parties should mail petitions to:

The Nominating Committee  
 Bellco Federal Credit Union  
 609 Spring Street  
 Wyomissing, PA 19610



## Bellco Employees Lay Wreaths Across America

Bellco staff members honored our veterans in Arlington National Cemetery on December 10. This is the third year that Bellco is working as volunteers with Wreaths Across America. In the photo from left to right: Cindy Miller, Stacy Becker, Jim Epler, Judy Lesher, Nikki Candelaria, and retiree Jeanne Ann Arthur.



This year there were over 10,000 volunteers who placed 95,000 wreaths just in Arlington alone. Tens of thousands more wreaths were placed in National Cemeteries throughout the United States and on foreign soil. Wreaths Across America is a non-profit organization that coordinates this event. This year marks their 20th anniversary.

Their mission is "To remember, to honor and to teach". To learn more about WAA please visit their website at [www.wreathscrossamerica.org](http://www.wreathscrossamerica.org).

# Bellco Loves Its Members!

Stop by any of the three Bellco branches on Valentine's Day, February 14th, for a sweet treat!



### Rate Information ..... Effective January 1, 2012

Please call for rates and terms on all loans. Rates subject to change without notice. Annual Percentage Rates are based on individual credit. For up-to-date rates, please call 610.373.5192 or check our web site, [www.bellcocu.org](http://www.bellcocu.org).

<b>Savings Accounts</b>	<b>APY*</b>
Regular Savings .....	0.10% APY
Vacation Club .....	0.25% APY
Christmas Club .....	0.50% APY
IRA .....	0.30% APY
Certificates of Deposit.....	Call for current rates
IRA Certificates.....	Call for current rates

<b>Money Market Savings Accounts</b>	<b>APY*</b>
Minimum balance to earn dividends is \$2,000.	
\$2,000-\$20,000 .....	.20% APY
\$20,001-\$50,000 .....	.30% APY
\$50,001 & Over .....	.40% APY

<b>Checking Accounts</b>	No minimum balance. No monthly fee.
<b>New Loan Solutions</b>	<b>As low as APR</b>
Utility Loans .....	6.00% APR
Member Solution Loan .....	6.99% APR
Pet Care Loan.....	6.99% APR

<b>New &amp; Used Auto Loans</b>	<b>As low as APR</b>
Terms up to 60 months.....	3.49% APR
Terms up to 72 months.....	3.99% APR
Terms up to 84 months (new only) .....	4.99% APR

<b>Signature Loans (Personal Loans)</b>	<b>As low as APR</b>
Terms up to 60 months.....	9.49% APR

**Savings-Secured Loans** ..... Savings Interest plus 4.00%

<b>Seasonal Loans (Holiday &amp; Vacation Loans)</b>	<b>As low as APR</b>
Terms up to 12 months/maximum \$2000 .....	6.99% APR

<b>Rewards Platinum Preferred VISA*</b>	<b>As low as APR</b>
First 6 months.....	4.99% APR
Post Introductory Period .....	9.99% APR

<b>Fixed Rate Home Equity Loans</b>	<b>As low as APR</b>
80% LTV** .....	3.99% APR
80.01-85% LTV** .....	5.99% APR

<b>Home Equity Lines of Credit</b>	<b>As low as APR</b>
80% LTV** .....	4.00% APR
80.01%-85% LTV** .....	4.25% APR

\*\*LTV=Loan to Value ratio.  
**Mortgage Loans (FREE Pre-approvals)**..... Call for current rates  
**Student Choice Private Student Loans**..... 5.50% APR



**VOLUNTEER  
BOARD OF DIRECTORS:**

Allen Mull  
Barb Cafurello  
Floyd Rishell  
George Bosold  
James Lillis  
John Wentzel  
Lynne Brightbill  
Mary Jane Howe  
Scott Adams  
Steve Lyle  
Walter Hotzman

**SUPERVISORY COMMITTEE:**

Lynne Brightbill  
Diane Carter  
Mark Cafurello  
Nancy Melcher  
Chris Born

**OFFICE CLOSINGS:**

**Martin Luther King, Jr. Birthday**

Monday, January 16, 2012

**President's Day**

Monday, February 20, 2012

**HOURS OF OPERATION  
FOR THE READING,  
SINKING SPRING AND  
WYOMISSING BRANCHES:**

Monday: 8:30 am – 5:00 pm  
Tuesday: 8:30 am – 3:00 pm  
Wednesday: 8:30 am – 5:00 pm  
Thursday: 8:30 am – 6:00 pm  
Friday: 8:30 am – 6:00 pm  
Saturday: 9:00 am – 12 noon  
*Drive thru, member and loan services  
available at Wyomissing branch only.*  
Sunday: Closed

# Are you suffering from a holiday spending hangover?

- ❑ Do your New Year's Resolutions include getting your finances in order?
- ❑ Are you paying on a department store credit card which can have a rate of up to 29.99% APR?

Call Steve Christ, the VISA® Guy at 610.373.5192 today to find out more about the Bellco VISA® Rewards Platinum Credit Card with rates as low as **4.99% APR\***. Transfer your balances and save money in the New Year!

After the 2011 holiday season, you may be looking for relief from paying competitor's high interest credit card bills. Bellco can help with a **free post-holiday balance transfer!** With free balance transfers, no annual fee and ScoreCard Reward points, Bellco's VISA® is the card you can count on to help you pay off your post-holiday debt faster.

\*APR= Annual Percentage Rate. Rate listed is a six month introductory rate – as low as 9.99% APR after introductory period. Actual rate is dependent upon individual credit history. Rates current as of January 1, 2012 and subject to change.



## Holiday Hangover?

- Visa® Rates as low as 4.99%\*
- ScoreCard Rewards
- Free Balance Transfers
- No Annual Fee



FIRST CLASS PRSRT  
US POSTAGE  
PAID  
GRAND RAPIDS, MI  
PERMIT 1

**BELCO**  
Believing In Berks  
FEDERAL CREDIT UNION  
P.O. Box 6455  
Wyomissing, PA 19610