



BENTON COUNTY SCHOOLS CORVALLIS OFFICE

BCSCU Newsletter

3rd Quarter 2016 Issue

It's Here!

Have you ever seen those cool tv commercials showing a card holder that has the ability to freeze and unfreeze their debit/credit card? Well, you can now do that too with your BCSCU debit and credit cards! Whether it is misplaced in your house or you don't use certain cards often enough, you now have the ability to control your cards yourself. It's simple: download the BCSCU app on your mobile device, log in, choose debit/credit card in the menu drop down, and voilà! This new feature will show you all cards under your account and will give you the option to temporarily disable or reactivate your cards. This feature will ensure that, while you are either separated from your card(s) or just don't want to use them at this time, others also will not have

access to use the disabled cards as well. Once you are ready to use your card again, all you have to do is go to the BCSCU app and reactive it. It's kind of like turning a light switch on and off. However, if your card is stolen or lost for good, you will still need to call the Credit Union and have us block the said card(s).



Credit Union for Kids Football Basket

The Annual *Credit Union for Kids* Football Basket fundraiser is back! This September you can

support your favorite team buy purchasing a raffle ticket. There are two baskets brimming with either Beavers or Ducks merchandise. All proceeds benefit Doernbecker Children's Hospital. The raffle drawing will be October 31st so purchase your tickets today.

Thank you for your continued support of such a worthwhile cause.



Holiday Skip Pays

The Holidays are fast approaching and once again your credit union will be offering Skip Pays. You can apply for a skip pay

on loans that are at least six months old and the payment is current. It has to be at least 12 months since you last used a skip payment. This offer does not apply to Visa Credit Cards, PLOC, or Real Estate loans.

Skip pays will be available during the months of November, December, and January.

Interested in a skip pay? Starting in November you can look for our form online or stop by the office.

Feel free to call us for more information!



Remote Check Deposit

Aim and press send. That's how easy it is to deposit your check. No more licking envelopes and taking it to your mailbox. All you need is your smart phone and the BCSCU mobile app. Contact us and we'll show you how.

Anywhere you are, everywhere you go...depositing your check is just a tap away.



Benton County Schools CU has Real Estate Loans!

BCSCU offers several Real Estate Programs. Whether you are looking to purchase a new home or refinance your current home.

We have attractive loan rates and low loan fees!!

Or maybe you are interested in adding a second mortgage to make upgrades or consolidate other debt? Check out our Home Equity Line of Credit or Home Equity Lump Sum loans.

If you are refinancing an existing mortgage or interested in a second mortgage on your primary residence, contact the loan officers at the Credit Union.

Contact Linda, Amanda, or Cassie for more info. 541-754-7765

It's up to you!

Your Credit Union is successful because of you. It is your participation and use of the Credit Union's products and services that allows your financial cooperative to be successful, to grow, and to give back to its members. We limit our membership to School and Public Employees, and your families. We do this in order to provide you the personal services you want from your own Credit Union. Because we limit our field of membership it is difficult for us to market to new members. We rely heavily on you to help spread the word. The more you encourage your co-workers and family members to join us and use our services, the better your Credit Union gets.

Next time the subject comes up, let your co-workers and family members know that there is a better option than those large impersonal Community Credit Unions and profit minded Banks - promote and recommend membership in ***your*** Credit Union today.

National Credit Union Week Oct 16-22, 2016
Come help us celebrate with goodies Oct 20th!