

FINANCIAL BEAT

Billings
Health
Affiliated



January 2007 Newsletter

Scholarship Opportunity

Is higher education in your future? The Billings Health Affiliated FCU is offering three \$700 scholarships. Applications may be picked up at the credit union.

The Midland Empire Chapter of Credit Unions is offering three \$1,000 scholarships to credit union members who are continuing their education at a college, University or Technical school. Awards will be based on ability and a demonstrated desire on the part of the student to further his or her education. The applicant must be a member of a credit union within the Midland Empire Credit Union Chapter. Complete details are included with the applications, which are available at the Credit Union.

Complete application materials are due back to your credit union by April 1, 2007.

e-Statements

One of our goals this year is to bring you e-statements. This program will let us e-mail you your statements. We will e-mail you and direct you to the credit union's Web site, where you will log on with your personal user ID and password. Your information is always safe and secure and made available to you faster than if it were sent by e-mail. What we need from you is your e-mail address. There will be a form for you to sign at the credit union so please stop in and give us your e-mail address.



Thanks For Using Your CU

We're always saying how the credit union is your best and most cost-effective financial solution to all your financial needs — whether they are checking, savings, credit cards, or other types of loans. Still, with all the “noise” out there in the financial marketplace, it's easy to get distracted by for-profit banks and other financial institutions making introductory offers only to slam-dunk you down the road with high interest rates and/or service charges.

As 2006 draws to a close, your credit union would just like to thank you for keeping your eye on the financial ball and recognizing that your credit union is still your best overall deal when it comes to financial services. Believe us — we don't take that loyalty for granted. We work hard to offer you the best financial products and services at the lowest possible cost. And, we will continue to work hard in 2007 and beyond to retain your loyalty. Thanks for giving your credit union the opportunity to be your financial institution of choice these past 12 months.

Get a
Consolidation Loan
at the Credit Union
and get a handle on your



Overloaded With Bills — Need Help?

If you have one or more credit cards that are near or at the maximum limit and making the minimum monthly payment, you are in what is known as the “credit card trap.” Despite their talk of wise use of credit, this is the position banks love you to be in. Your monthly payment goes almost all toward the interest, with a miniscule amount going toward the principle. The result — you never pay off the credit card or even come close, especially if you keep piling on additional debt with new purchases.

We are here to help. Call or stop by your credit union today and let us help you get out of the credit card trap with a consolidation loan.

THANKS

For using your Credit Union
as your Financial Institution!