



Your community credit union
Everyday Financial Solutions
(419) 698-2962 bayareacu.com

membership solutions

Membership Newsletter Winter 2010

You are invited...
Annual Meeting

April 29, 2010

Macomber Lodge at Pearson Park
Navarre Ave, Oregon OH

\$2.00*

Tickets on Sale 3/1/10

Tickets required for April 29th

*Donated to Children's Miracle Network

Board Nominations Welcome.

Submit to:

P.O. Box 167316, Oregon OH 43616

Ownership sets Bay Area Credit Union apart! As a member/owner, your views are important to us. Please accept our invitation to come together and celebrate our strength by attending our annual meeting. We look forward to seeing you!

**Lobby Day
Celebration
April 30, 2009**

We are also holding a LOBBY DAY
CELEBRATION! Stop in Friday, April
30th, to enjoy refreshments and
fellowship!

*Join us in
Celebrating Ownership!*

REFINANCE YOUR AUTO



Let the Sunshine
SHINE THROUGH!

January 1 to February 14

These days, any extra money can come in handy. If you're trying to cut costs, it may be time to get out from under your pricey auto loan.

Credit Unions, on average, offer better rates on new and used auto loans. It's worth checking out!

With the money you save by refinancing, you might be able to pay down other debt or stash some away in an emergency savings fund.

We are offering a \$100 Visa Gift Card to members bringing auto loans to Bay Area from other financial institutions between Jan. 1 and Feb. 14, 2009.

Talk with one of our Financial Service Representatives today. A low-rate auto loan can brighten up your financial portfolio.

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RETIREMENT: How Much do you NEED?

Do you know how much you can expect from Social Security in retirement— or from any pension plan you have? Do you know how much you need to make up the shortfall in your desired retirement income?

Start here: Gather information about any pension or other retirement plans you have. Request a benefit summary plan, including when and how you'll be paid. For an estimate of your future Social Security benefit, watch your mail for the annual statement.

Then estimate your retirement expenses. The traditional formula estimates you'll need about 70% to 80% of preretirement income. In many cases - this is not enough due to longer life expectancies, active retirement lifestyles, higher medical expenses, long-term-care costs, and higher property taxes.

If anything, overestimate for unexpected spending and factor in annual cost-of-living increases between now and the time you retire, as well as during retirement.

Adding an IRA to your retirement plan can help with the shortfall. Bay Area offers a range of IRAs to meet your needs. Stop in and speak with a Financial Service Representative today.



Everyday Financial Solutions

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Fax: (419) 698-3112

CUTalk:

1-866-622-2139

419-698-2962

www.bayareacu.com

SERVICE HOURS

M-T-W-F: 8-4:30

TH: 8-6:00, Sat: 9-Noon

DRIVE-THRU

M-T-W: 8-5:00

TH-F: 8-6:00, Sat: 9-Noon



VISA Lost or Stolen

After Business Hours

1-866-333-4740

During Business Hours

419-698-2962

Debit/ATM Lost or Stolen

1-800-264-5578

Routing Number

2412-8088-3

Need \$\$\$ for School? Scholarships Available VIDEO apps Accepted!

NEW THIS YEAR!

You are invited to participate in the Northwest Chapter of Credit Unions scholarship program. There will be two scholarships awarded – one for \$2,000 and one for \$1500. **New this year, you have the option of creating a VIDEO entry.**

The person chosen for the \$2,000 scholarship will be entered into the statewide scholarship program sponsored by the Ohio Credit Union Foundation.

At the state level five scholarships worth \$2,500 each will be awarded. The scholarships will be awarded for expenses related to attending post high school educational programs. The NW Chapter scholarship and the OCUF scholarship are open to non-traditional students.

Applications and complete info are available at www.bayareacu.com and at the credit union. The application deadline is February 12, 2010.



**3/27/10
First Mates**

Egg Hunt

NOON

Playground

Pearson Park

Sign-up at

Bay Area

Holiday Closures

Martin Luther King Day: Mon. Jan. 18

President's Day: Mon. Feb. 15

www.MoneyAndStuff.info

**FREE Financial resource for parents and kids
provided by Ohio Credit Unions**

Have you had "the talk" with your kids yet? There's more than ONE talk - the talk we're referring to is the **MONEY TALK**. Check out the website listed here for resources and tips on this critical talk.