

FOCUS

'FOCUS' ON CREDIT UNION SERVICE

Valley Bell Credit Union

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Traditions of Credit Unions

Credit unions are cooperatives organized to help people save money and to give them the opportunity to earn higher rates. Valley Bell Credit Union keeps with that tradition and offers the highest rate possible. Look and compare¹

Chase Bank	.25% A.P.Y. for basic savings account
5/3 Bank	.20% A.P.Y. for basic savings account
Amcore Bank	.25% A.P.Y. for basic savings account
Bank of America	.20% A.P.Y. for basic savings account
Valley Bell Credit Union	1.51 A.P.Y. for basic savings account

It is easy to save money. For AT&T employees, call *E-Link* at 888-722-1787 to start your payroll deduction to a savings account. If you are employed elsewhere, your payroll office will have the forms needed to get you started. You will need your credit union account number and the Routing and Transit Number for Valley Bell, which is 271983927. Saving just a small amount each paycheck to start goes a long way!

You Can Also Earn High Dividends on Your Checking Account

Sign-up now for a VBCU Plus Checking Account that earns dividends

- No monthly service fees when you maintain the minimum balance
- Minimum balance requirement of only \$1,000
- Monitor your account transactions online with Home Banking
- Dividends are paid monthly

Valley Bell Also Has Savings Certificates

If you want to earn a higher rate of interest on your money, we have Term Share Certificates that earn higher rates and are available with terms from six months to three years.

¹ Comparison of financial institutions located in the credit union's geographic field of membership. All rates are as of January 31, 2008 and are subject to change. Rates based on balances less than \$2,500.00. VBCU rates are compounded and paid monthly.

00.00% A.P.R. Introductory Rate on Visa Cards...



Offered by our business partner Elan Financial Services, the 00.00% A.P.R. Introductory Rate is for purchases and balance transfers for the first 6 months.²

Elan has many credit card programs to match the needs of your whole family:

Select Rewards Platinum VISA Card
VISA Platinum Card
College Rewards VISA Card

Cash Rewards Platinum VISA Card
VISA Signature Card
Young Adult VISA Card

Call us today for details or to apply for a card!

Finance Your Home at Valley Bell Credit Union

Valley Bell CU is a part owner of CU/America Financial Services, a mortgage company (CUSO) owned with seven other credit unions. When you need to finance a new home or refinance your current home loan, call CU/America while rates are still very low... And, make sure you tell the CU/America loan officer that you're a member of Valley Bell Credit Union in order to receive your preferred, discounted interest rate!

To be Pre-Qualified or for questions, call CU/America at 1-800-351-0449 or go to www.cuamerica.com and apply conveniently online.



Is this what you feel like when you pay monthly fees on your checking account? At Valley Bell Credit Union, regular checking accounts have no minimum balance requirement and there are no recurring monthly fees.

Holiday Closings For 2008

February 18 th	President's Day	November 11 th	Veteran's Day
May 26 th	Memorial Day	November 27 th	Thanksgiving Day
July 4 th	Independence Day	December 24 th	Open 8am - Noon
September 1 st	Labor Day	December 25 th	Christmas Day
October 13 th	Columbus Day	December 31 st	Open 8am - Noon



Valley Bell Credit Union

"where you belong"

www.valleybellcu.org or www.valleybellcu.com



² Cash advances do not qualify for 00.00% A.P.R. Variable rate after 6 months is based upon your credit history.