



# MONEY

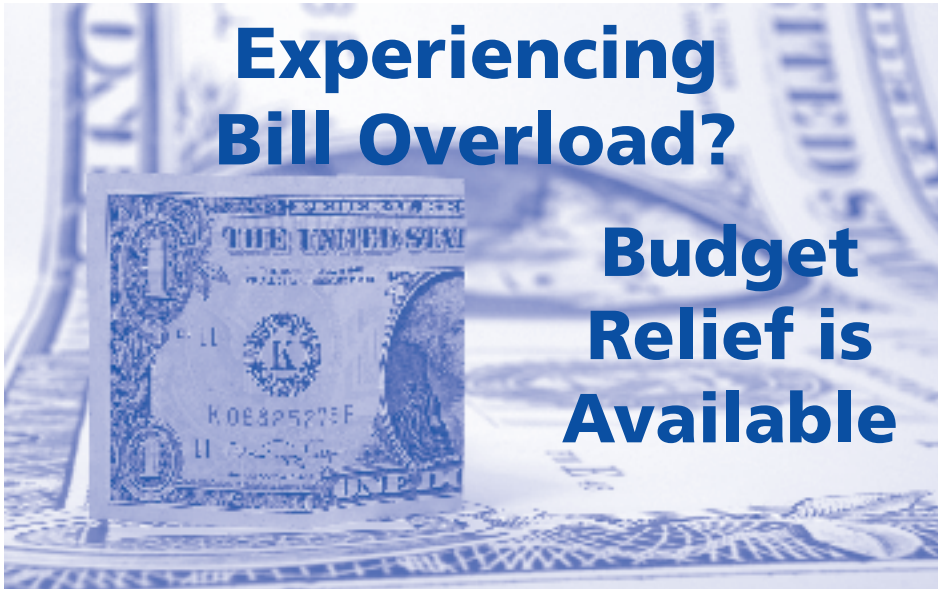
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# Matters

B I S O N F E D E R A L C R E D I T U N I O N

## Experiencing Bill Overload?

## Budget Relief is Available



### Too many bills? Too much worry? Budget stretched thin?

**D**id the new year bring more bills or unexpected expenses than you anticipated? Is it time for home improvements? Do you need some help in paying your taxes? Are you considering bill consolidation to bring a little relief to your budget?

A home equity loan from your credit union could be the answer. Use the equity in your home for needed funds for a multitude of good reasons. Call or stop by BFCU for more details.

**\*All loans are with approved credit. Restrictions apply.**

## Mark Your Calendar and Join Us at the Annual Meeting

**WHAT?** BFCU's Annual Meeting

**WHEN?** March 25, 2010

**WHERE?** Heart of Oklahoma Expo Center

**TIME?** Food and fellowship to begin at 6:30 pm. The business meeting will follow. The meeting will include an election for the Board of Directors.

**CU THERE!**



## Christmas Club Savings Account

**B**egin saving and be ready for Christmas 2010. With our Christmas Club Savings Account, you can **painlessly** save for the 2010 Christmas holiday season. *Imagine not going into debt with holiday expenses.*

You can open your Christmas Club Savings Account at BFCU with a minimum \$5 deposit. By also signing up for payroll deduction, you can automatically make deposits to the account throughout the year. You'll begin earning interest on balances of \$50 or more.

This account is limited to one withdrawal per year. Funds from this account are deposited into your regular share savings or share draft account in November. Then you will enjoy guilt-free shopping for the holidays.

## Happy New Year!

The Management, Staff and Board of Directors of Bison Federal Credit Union wish you and your family the very best in 2010. We thank you for your membership and continued support of our credit union. We look forward to serving you in this New Year.



## Coloring Contest

Entries for this year's Cody Kids Club Coloring Contest brightened the walls of the credit union in December. A big thank you goes to all of our Cody Kid's Club members who entered the contest. This year's first place winners received \$10.00 deposited to their account. Those placing in their age group were:

- ★ Laycee Thoma ★
- ★ Emma Wright ★
- ★ Parker Hammons ★
- ★ Kaleigh Cox ★
- ★ Macy Muirhead ★

Your Tax Information from BFCU will be mailed by the end of January. Watch your mail!

### Are You Ready For TAX TIME?

Individual Retirement Account (IRA) contributions for 2009 need to be made by April 15, 2010. Call or stop in the office if you need more information about your IRA. If you need to open an IRA or you want to know how BFCU may be able to assist you in saving on taxes in the future—we are here to help.

## Pumpkin Decorating Contest Winners

Right before Halloween each year, BFCU and Cody Kids Club have a pumpkin decorating contest (no carving allowed). This year's Pumpkin Decorating Winners were: 1<sup>st</sup>, "Summer Swim" by Kyleigh James, 2<sup>nd</sup>"Frankenstein" by Tracey Fullbright and 3<sup>rd</sup>"Mummy" by Paige Fullbright.



## Salute to Service

Kevin Laffoon—1 year

## BFCU Holiday Closings for 2010

**Friday, January 1, 2010**

New Year's Day

**Monday, January 18**

Birthday of Martin Luther King, Jr.

**Monday, February 15**

Washington's Birthday

**Monday, May 31**

Memorial Day

**Monday, July 5**

Independence Day

**Monday, September 6**

Labor Day

**Monday, October 11**

Columbus Day

**Thursday, November 11**

Veterans Day

**Thursday, November 25**

Thanksgiving Day

**Saturday, December 25**

Christmas Day

## BFCU Privacy Policy Statement

Our credit union is committed to making available financial products and services that will enable you to meet your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of BFCU, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, BFCU stands behind the following privacy policy:

### BFCU Privacy Policy

**BFCU will collect only the personal information that is necessary to conduct our business.**

This means just the information necessary to provide competitive financial products and services – no more.

- **BFCU will protect your personal information.** Our credit union will maintain strong security controls to ensure that member information in our files and computer is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of our communications and transactions, and protect member confidentiality.
- **BFCU allows you access to all your information.** As a member of BFCU, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- **BFCU will only share information when absolutely necessary.** We will only share information to administer the products and services we provide; when required to do so by the government; or when we partner with other businesses to offer a broader array of products and services.
- **BFCU will partner only with businesses that follow strict confidentiality requirements.** The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- **BFCU will offer you a choice in how your information is used.** Any member of our credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

The purpose of publishing *MONEY MATTERS* is to inform and educate the membership of Bison Federal Credit Union on the services offered to members, changes with current policies and news of interest. This quarterly publication is not intended to constitute legal, accounting or other professional advice. It does propose to be accurate. However, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Any correspondence regarding this newsletter should be sent to the attention of Tony E. Thompson, President.