

Rising to The Challenge...

BUCKS COUNTY SCHOOLS FCU NEWS

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www.bcsfcu.org

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Financial Summary

Assets	\$70,354,528
Loans	\$52,030,163
Shares	\$63,584,593
Number of Members . . .	12,189

You May Be A Winner!

Look for your name hidden in the text of the articles of our newsletter and give us a call when you find it! We'll deposit \$20 into your share account for spotting your name. It's that easy!



Marketing Team Getting Results

Judith Paul, VP Lending/Marketing and **Scott F. Blacker**, Marketing Manager, lead Bucks County Schools FCU marketing and promotional efforts. Judith is an experienced executive and has been with our credit union for over 10 years. Scott joined us in 2003 after a decade working in marketing, public relations and public policy in the Bensalem Mayor's office and at the state capitol for the PA House of Representatives Leadership.

Bucks County Schools Federal Credit Union Can Help You Achieve Your Dreams

Bucks County Schools FCU offers competitive interest rates on loans for new and used automobiles. When you take a loan with us, you pay finance charges only for the length of time you have the loan. If you pay the loan off early, you will save on finance charges! Who said life isn't fair?



We offer:

- *Friendly & Personal Service*
- *Convenient Neighborhood Branch Locations*
- *Up to 100% Financing Available on the Price of the Car*
- *Automatic Payment Transfer From Share or Share Draft (Checking) Account*
- *Up to 84 months Financing Available*
- *No Pre-Payment Penalty*

Applying for a loan is easy. Either stop by one of our neighborhood branch offices, apply on-line at www.bcsfcu.org, or dial 215-788-5024 and submit your application over the phone!

* Interest rates, terms and loan to value available are subject to your credit worthiness. Speak to a loan rep for finance terms available on a particular model year vehicle. Applicants must be in good standing with BCSFCU and meet all lending requirements. Rates are subject to change without notice.

Youth Week – Scholarship and US Savings Bond Winners

We are pleased to announce that members Ashley Cookson and Stephen Suffian have each won a \$50 US Savings Bond. Their names were entered into a drawing after they visited the Credit Union during National Credit Union Youth Week in April.



Additionally, our two \$1000 Scholarship Winners are Kristin Lomas and Amanda Lutz.

We are always impressed with our youth as they learn to save responsibly for a bright future. Congratulations and keep up the great work!



Liberty Identify Theft Services Now Available

Bucks County Schools FCU always tries to stay ahead of the curve and monitor industry trends related to security. We have taken the lead in partnering with Liberty Enterprises to provide another convenient service to keep your accounts safe and secure.

Liberty Identity Theft Services combines the four important components you need to resolve an occurrence of identity theft: resolution services, fraud protection, credit products and services, and educational content.

Safeguard yourself.

For just \$49.95 per year, you will have a personal advocate to work on your behalf if you become an identity theft victim. You will also have fraud alert placement with the three major credit reporting agencies. Protect yourself. Check out our link under "what's new" at www.bcsfcu.org.

GREAT NEWS:
Warrington Branch
is Now Open
Saturdays from 9
a.m. to 12 noon!

VISA Check Card

Do I use my PIN or should I sign?

Using your Visa Check Card offers many conveniences without having to write a check. The promise of the Visa Check Card (a debit card) is to simplify our lives, but one nagging question continues to mystify us. Should we use our PIN or sign for transactions at grocery stores, gas stations and/or retail outlets? The answer is to **sign when making a purchase**. Signing for purchases offers more security than using one's PIN in a crowded check-out aisle.



Bucks County Schools FCU advises you to sign at all point of sale transactions whenever possible. Enter your personal identification number (PIN) only if you want to take advantage of a cash back option (if available) or you are at an ATM machine and need cash.

In addition, some people have a false sense of security in using a PIN. From the experience of security professionals, it's much tougher to track down someone who's committing fraud by punching in a PIN. Law enforcement officers tell *Credit Union Management Magazine* (January 2004) that "they have more success tracking down forgers because they have a signature to work with."



New Lending Program Now Available

Effective April 1, 2004 we began a new Risk Based Lending Program here at Bucks County Schools FCU. This program was created to help as many members as possible obtain loans. Some of our members have experienced difficulty in the past with their credit, and as a result, have been denied loan requests.

Unfortunately, this may have forced members to pay extraordinarily high interest rates elsewhere. Our new lending program will enable us to

better serve membership and protect members from predatory (unfair) lenders. Our goal is to help as many members as possible under this new Risk Based Lending Program.

With this new program, the annual percentage rate on a loan will now be determined by a member's credit worthiness. Members with an excellent credit history and a high credit score will receive our best interest rate, which very well may be the best rate offered by most lenders. Other members, who may have had past credit problems and are deserving of a chance to improve their credit history, may be granted a loan with an interest rate correlating to the amount of risk we take to grant the loan. If we are still unable to grant a loan due to a poor credit history and an extremely low credit score, we may offer tips to help members improve the score on a credit report.

Please understand you may see our advertising include rates "as low as". These loan interest rates will apply to members with exceptional credit. We encourage you to call the loan department at (Bristol) 215-788-5024 or (Warrington) 267-482-8115 regarding your next loan request. Our goal is to help as many members as possible to save money. If you are not sure what rate you may be paying another lender, call them first, and then call us. Let's talk refinance.

Personnel Directory

<i>Office Staff</i>	<i>Phone Ext.</i>
<i>Naomi J. Adams</i>	<i>N/A</i>
<i>Scott Blacker</i>	<i>273</i>
<i>Rose Busa</i>	<i>308</i>
<i>Lindsay Cook</i>	<i>N/A</i>
<i>Nicole M. Derby</i>	<i>231</i>
<i>Shahina Farhat</i>	<i>242</i>
<i>Nanette H. Fuchs</i>	<i>243</i>
<i>Deborah A. Haas</i>	<i>305</i>
<i>Robin M. Hoeckele</i>	<i>271</i>
<i>Tracy L. Holowchak</i>	<i>270</i>
<i>Alicia E. McAndrew</i>	<i>N/A</i>
<i>Kimberly J. Opay</i>	<i>304</i>
<i>Judith L. Paul</i>	<i>227</i>
<i>Nancy L. Rizzo</i>	<i>232</i>
<i>Barbara S. Schutter</i>	<i>223</i>
<i>Lisa A. Thompson</i>	<i>N/A</i>
<i>Nicole Y. Thompson</i>	<i>N/A</i>
<i>Carolyn M. Tosti</i>	<i>233</i>
<i>Kevin D. Unger</i>	<i>225</i>
<i>Sybil J. Vail</i>	<i>224</i>
<i>Tara T. Weidenmiller</i>	<i>N/A</i>
<i>Diane M. Wermuth</i>	<i>221</i>
<i>Aimee West</i>	<i>310</i>
<i>Peggy A. Weston</i>	<i>276</i>
<i>Susan A. Worthington</i>	<i>239</i>

Board of Directors

- Patricia K. Schreiber*
Chairperson
- Naureen Schnee*
Vice Chairman
- Glenn A. Styer*
Treasurer/President/CEO
- Susan P. Nicol*
Secretary
- William Norton*
Member
- Frank J. Bendinsky*
Member
- Larry J. Reddick*
Member

Supervisory Committee

- Diane Knights*
Chairperson
- Enid Branson*
Member
- Biaggina A. Haas*
Member
- Sally Haywood*
Member
- Mary Beth Notwick*
Member

Putting Members First is Our Way of Life.

Now Open a New Account With Just \$5!

Our minimum balance required has been lowered from \$25 to \$5! We now require members to deposit and maintain a balance of \$5 in a share/savings account. The \$1 one-time entrance fee remains.

Current members will notice your online current and available balance now reflects this recent change of a \$5 minimum balance requirement. However, the required minimum balance in a share/savings account to receive dividends remains at \$25. This is great news for parents, grandparents and all relatives opening new accounts for younger members of the family.



Bucks for A's

Reward your child for good grades here at Bucks County Schools FCU. Every school age member up to and including grade 12 is eligible to participate in Bucks for A's. Just bring in your child's report card and for every Final Year-end Grade of "A", Bucks County Schools FCU will make a deposit of \$1 in his/her account when a parent, guardian or relative deposits an equal or greater amount. BCSFCU will match up to a deposit of \$10 made by a relative.

If you have or know any children eligible for credit union membership, now is the time to teach your children about the credit union difference. It's never too

late for them to join our credit union family.

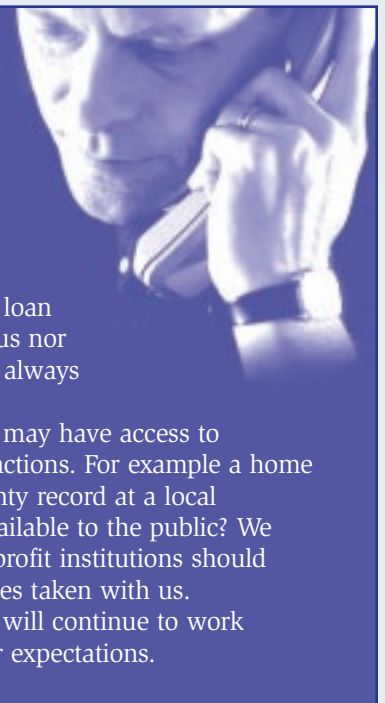
We welcome new members of all ages! Offer ends July 31, 2004.

Be Prepared. Other Financial Service Companies May Access Your Recent Financial Transactions.

To your dismay, some of you may have received a solicitation in the mail for non-BCSFCU products and services. Even though you may have recently taken a loan with us, please know the solicitation was not sent by us nor have we shared any of your financial information. We always guard your right to privacy.

However, we must warn you, marketing companies may have access to information about some of your recent financial transactions. For example a home equity loan requires a mortgage to be recorded in county record at a local government office. Did you know these records are available to the public? We understand your potential concern and agree that for profit institutions should respect your choice to pay less for products and services taken with us.

Again, please know that we value your privacy and will continue to work tirelessly to earn your continued trust and exceed your expectations.





BUCKS COUNTY SCHOOLS
FEDERAL CREDIT UNION

BRISTOL BRANCH

2104 Bath Road
Bristol, PA 19007

Phone

General (215) 788-5270

Loan Department . . (215) 788-5024

Toll-Free (800) 450-5656

FAX (215) 788-5083

Business Hours

Mon.–Thurs. . . 9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to Noon

WARRINGTON BRANCH

1432 Easton Road, Suite 1F
Warrington, PA 18976

Phone (267) 482-8115, Press 301

FAX (215) 343-7519

Business Hours

Mon.–Thurs. . . 9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to Noon

TO:

Achieve Your Dreams!

All individuals that live or work in Bucks County can now join the Credit Union!

Columbus Day	Monday	October 11, 2004
Labor Day	Monday	September 6, 2004

HOLIDAY CLOSINGS

OUR MISSION STATEMENT

The Bucks County Schools Federal Credit Union is a member-owned financial cooperative seeking to meet the needs of our membership by providing affordable, competitive services. In achieving this, we will maintain financial stability and growth, while remaining committed to the Credit Union philosophy of "Members Helping Members."