

OnTheMoney

Call Us or Text Us: (303) 425-6627

www.BCSCU.com

July 2018

60-Month Jumbo CD
with Bump-Up option
2.83%
Annual Percentage Yield

15-Month Special CD
\$500 minimum
2.36%
Annual Percentage Yield

Savings Rates on the Rise

After years of painfully low savings rates, there's finally movement, and the credit union is leading the way by offering attractive rates for BCS Community Credit Union members.

Certificates of Deposit are the big news, but Money Market Accounts and Savings Accounts have also seen increases.

For members choosing a new CD or those with existing, longer-term CDs, you can take advantage of rising rates now with the credit union's Bump-Up feature for 3-, 4- and 5-year CDs.

The Bump-Up feature allows you to bump-up your CD to our higher, then current rate one time during the remaining life of your CD. This feature is available for both existing and new CDs, including IRA CDs.

For a full list of rates and terms along with disclosures, visit www.BCSCU.com, or contact the credit union.

And if you like to do-it-yourself, you can exercise your Bump-Up option yourself in It'sMe247 Online Banking, where you can also setup a new CD yourself. If you prefer, call or stop by.

All BCS Community Credit Union accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government by the NCUA, a U.S. Government Agency.

For more information, contact the credit union via email at memberservices@bcscu.com or call (303) 425-6627.



ENDORSE HERE
X Jane Doe
for mobile
deposit only

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
MP RESERVED FOR FINANCIAL INSTITUTION USE* MP

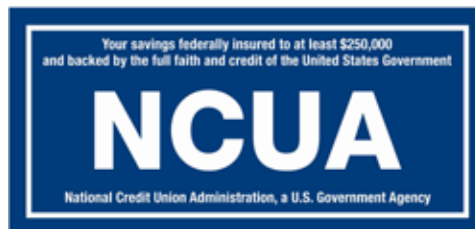
New endorsement required for all SnapDeposit mobile check deposits.

SnapDeposits is the credit union's mobile deposit service, available through our free app for Apple® and Android® mobile devices, called BCSCU Mobile Branch in your device's app store.

snapdeposits

Starting July 1, 2018, federal regulation (Federal Reserve Regulation C) requires that the checks you deposit using SnapDeposits must include the restrictive endorsement on the back of the check "For Mobile Deposit Only" along with the signature of all payees.

Failure to properly endorse all checks using the format listed above could result in delays or rejection of the deposited item.



BCS Community Credit Union is now part of the CO-OP ATM Network.

As part of the CO-OP ATM Surcharge Free Network, BCS Community Credit Union members can enjoy surcharge-free access to more than 30,000 ATMs nationwide, with select locations accepting cash and check deposits. As before, the credit union's drive-up ATM accepts both cash and check deposits, and now accepts CO-OP ATM cards for surcharge-free cash.

To search for nearest CO-OP Network ATM near you, visit www.BCSCU.com, About Us, Locations, and click on the CO-OP logo to search by location, address or zip code. Or, search "CO-OP ATM near me" on your mobile device.



Credit Union News

- Starting July 1, 2018, federal regulation requires that the checks you deposit using SnapDeposits, our mobile deposit service, must include the restrictive endorsement "**For Mobile Deposit Only**" along with the signature of all payees on the back of the check.
- Certificate of Deposit rates have jumped again to as high as 2.83% APY, with a Bump-Up option for a 60-month Jumbo, and 2.36% for a 15-month special CD with just a \$500 minimum. Visit www.BCSCU.com or call 303-425-6627 for details, or set it up yourself in It'sMe247 Online Banking.
- We've added CO-OP ATM Network surcharge-free access to your VISA Debit Card and BCSCU ATM card. Now, access thousands of surcharge-free and deposit taking ATMs nationwide. For additional deposit convenience, try our BCSCU Mobile Branch app with SnapDeposits mobile deposit service with your smartphone.
- The Home Equity Line of Credit is available for your Summer Projects. There are no fees in most cases to setup your credit line of up to \$250,000, on approved credit, and your payment is just 1% of the outstanding balance. Contact our Lending Line at (303) 389-6440 for more information or to apply by phone, or apply in-person or online.



Independence Day
Wednesday, July 4

Labor Day
Monday, September 3



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government by the NCUA, a U.S. Government Agency.



4203 Wadsworth Blvd
Wheat Ridge, CO 80033

Monday-Friday 9am—5pm
Drive-up M-F 8am—5pm

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CUTalk (844) 850-8166

www.BCSCU.com



Use your Visa Card for purchases, purchases with cash back, and 24-hour ATM cash.

Access your account securely anytime, anywhere with desktop or mobile Online Banking.