

OnTheMoney

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

www.BCSCU.com

January 2018

You may have built-up significant equity in your home. Now, put that equity to work.

Home values in Colorado have increased an average of 57% in the last 5 years. With that kind of equity, there are lots of things you can do to improve your life.

With a BCS Community Credit Union home equity line of credit, you could put that equity to work:

- Get access to cash when you need it
- Pay for home improvements
- Consolidate higher-interest-rate debt
- Go back to school, or fund your kids education
- Invest the funds (carefully) to build wealth
- Create an emergency fund
- Supplement your retirement income



With a home equity line of credit (HELOC), you can borrow as much or as little as you need up to your pre-set limit. You'll have easy access to your money and only pay interest on the amount you withdraw and not the entire line amount.

Plus, there are no out-of-pocket costs to you to get your HELOC established, in most cases. And with our new 10/10 plan, you have 10 years to draw on the line of credit, and another 10 years for repayment only.

Payments are just 1% of your outstanding balance per month, so for example, a \$30,000 balance would be just a \$300 monthly payment.

Call our loan application line at 303-389-6440 or stop in for more information, or apply today at www.BCSCU.com.

If you want to tap into your home's equity but don't need the line of credit, consider refinancing your first mortgage with cash out. Through the credit union's mortgage partner, we can help you get it all done with a single payment. Call our loan application line at 303-389-6440 for details.



Check out our higher rates and the CD bump-up option.

Credit Union savings and investment rates are on the move.

Now up to 2.04% APY!

Certificate Accounts are the best way to earn the highest yields on your credit union savings. And with the flexibility of several CD terms to choose from, we can tailor your accounts to meet your goals.

You can open a certificate account with as little as \$500 and choose terms ranging from 6 to 60 months. Funds deposited into Term Certificates are "locked in" for the term that you select and the amount you choose to deposit, unless you choose the Bump-up feature.

Take advantage of rising rates with the CD Bump-up Feature

All Certificates of Deposit with a term of 36 months or more have the Bump-up feature, which allows you bump-up your CD rate once during it's term, whenever you choose. It's like rate insurance for your CD. You can exercise your "bump" yourself in It'sMe247 Online Banking, or contact the credit union.

CD Features:

Dividends are computed using the average daily balance method and paid quarterly.

Choose terms to fit your needs. Renewed automatically at the then-current rate.

Easy automatic transfer options of dividends to your Checking or Membership Savings account.

Bump-up your CD rate as rates rise, once with your 36- 48- and 60-month Certificates.

For the latest rates on all credit union savings, investment and loan accounts, visit www.BCSCU.com, or visit our office or call one of our Member Service Representatives at 303-425-6627.

Volunteers needed for credit union Board of Directors & Committees

BCS Community Credit Union needs you. The leadership at BCSCU is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our Board and Supervisory Committee.

BCS Community is a non-profit, member-owned financial cooperative. As a volunteer leader, you can help shape the future of your credit union while using your skills to contribute to its mission.

Call us today at 303-389-6425 for more information.

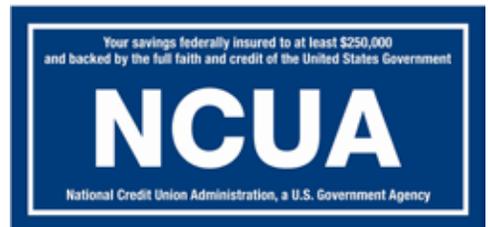


MLK Jr. Day
Monday, January 15

President's Day
Monday, February 19

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4



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

Phone/Text Us (303) 425-6627
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Toll Free (877) 862-2728
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.