

THE MONEY CLIP

FALL 2010

"0% Financing or \$4,000 Rebate!"

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Look inside to find out how to become a member of BenchSmart Federal Credit Union



Take the Rebate and Run... All the Way to the Credit Union!

You've seen the ads from car dealers offering 0% financing or a cash rebate - what should you do? Simple... Take the cash!

Then finance the rest at BenchSmart FCU. Here's how it works out on a \$25,000 vehicle:

<u>0% Financing</u>	<u>BenchSmart Financing</u>
\$25,000	\$25,000
60 Months @ 0%	-4,000 Cash Rebate
\$416.67 a Month	\$21,000 Amount Financed
	60 Months @ 5.50%
	\$401.12 a Month
Total Payments: \$25,000	Total Payments: \$24,061.20

YOU SAVE \$938.80!!!

What are you waiting for? Apply now and start saving on that new car today!

*With approved credit. For all our rates, see our website or visit with a loan officer.

SPECIAL POINTS OF INTEREST:

- Prime rate: 3.25%
- Loan payment tool available on our website.
- Questions, comments, concerns? Email us from our website.



Visit our website at www.benchsmartfcu.com or follow us on twitter to stay updated on the latest happenings at your Credit Union!



Office Hours:

Monday—Friday: 8am - 4:30pm

DAYLIGHT SAVINGS ENDS



NOVEMBER

7TH.

DIVIDENDS

SEPTEMBER 30, 2010

	Rate	APY
Share	.00%	.00%
ShareDraft	.00%	.00%
IRA Clubs	.25%	.25%
Special	.10%	.10%
Christmas Club	.10%	.10%

Premiere Savings:

up to \$10,000	.10%	.10%
\$10,000-50,000	.40%	.40%
\$50,000.01 +	1.00%	1.00%

MoneySmart (Money Market):

\$ 2,500.00-\$10,000	.10%	.10%
\$10,000.01-\$24,999	.50%	.50%
\$25,000.01-\$49,999	.75%	.75%



BENCHSMART FCU

The Smart Financial Decision

803 E. 15th Street

Yazoo City, MS 39194

www.benchsmartfcu.com

Phone: 662-746-0048

Debbie Winstead ext. 102

Connie Seawright ext. 103

Dawn Parks ext. 104

Kelly Thrasher ext. 105

Priscilla Smith ext. 101

Darla Still ext. 108

or at the plant 751-2431

Fax: 662-746-0070

E-mail: benchsmart@bellsouth.net

Voice response: 1-800-910-4823



\$250,000 NCUA Share Insurance Protection Now Permanent

A temporary increase from \$100,000 to \$250,000 was effective from October 3, 2008, through December 31, 2009. On May 20, 2009, the temporary increase was extended through December 31, 2013, and now the \$250,000 federal insurance protection becomes permanent.

The Money Tree

July 2010, a filmmaker's social experiment on the streets of Chicago leads to surprising results. Type the link below in your web browser, watch the short video, be the first to tell us how much money was used in the experiment and we will give you that amount of money.

Always trust magic!



<http://www.flixxy.com/money-tree.htm>

IT'S EASY TO JOIN BENCHSMART FEDERAL CREDIT UNION

- Live, work, worship or go to school in Yazoo County
- \$5 Membership Fee
- \$100 minimum dep.
- 2 forms of ID



Call or Come by Today

803 E 15th Street ~ Yazoo City

746-0048