

THE MONEY CLIP

WINTER 2010

Mark Your Calendar

**58th Annual Meeting will be held at
Rick's Memorial Library
Conference Room on
February 24, 2011 at 7pm.**



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



Looking for a Way to Save Money?



Guess you didn't think we knew about those loans you have at the bank, huh? Or that credit card from the department store that you charge on every month? Hey, we've seen your credit report, remember? But that's OK - we all have a weak moment from time to time, and forget that our Credit Union is really the place we need to have all our loans. Now would be a good time to correct your mistakes, with it being the start of a new year. How about a car loan, for example?

(continued on pg 2)

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!



Nothing is particularly hard if you divide it into small jobs. - Henry Ford

Office Hours:

Monday—Friday: 8am - 4:30pm

DIVIDENDS

DECEMBER 31, 2010

Share	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	.30%	.30%
\$50,000.01 +	.50%	.50%

MoneySmart (Money Market):

\$ 2,500.00-\$10,000	.10%	.10%
\$10,000.01-\$24,999	.40%	.40%
\$25,000.01-\$49,999	.50%	.50%
\$50,000.01 +	.70%	.70%



BENCHSMART FCU

The Smart Financial Decision
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CONTEST QUESTION

 ★ **Be the first to call the credit union and answer this question and win \$25.** ★
 ★
 ★ What is the one sport in which neither the spectators, nor the participants know ★
 ★ the score or the leader until the contest ends? ★
 ★
 ★*****



“Looking for a way to Save Money” (continued from page1)

If you borrowed on a pre-owned vehicle at a bank or other finance company, you probably paid a premium rate because the vehicle was used. That premium is usually 2% - 5% above the rate for a new vehicle. Moving your loans to BenchSmart is so easy. Just give us a call and talk with a loan officer. Once you are approved we will handle all the paperwork. No muss, no fuss!

Now about those credit cards..... Any idea what kind of interest rate you're paying? If you're like most of us, you probably don't know - just pay the minimum payment every month and keep charging. It's the beginning of a new year. Start it off right by talking with one of our loan officers at Benchsmart about consolidating your credit card debt. Even if you have consolidation loans at the bank, talk to us about your interest rate, I'm sure that we can beat it. Isn't it about time you corrected your mistakes and came back home to BenchSmart? We're waiting.

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
- Stop by our office at 803 E 15th Street and start enjoying the benefits.



Call or Come by Today

803 E 15th Street ~ Yazoo City

746-0048