

# WINNERS

BenchSmart Federal Credit Union held several drawings during the month of December for gift packages. The winners were:

Bowater—Terry Massey

TERRA— Fay Burns

Main Office— Truett Duncan

*Thank you*

*for being a member and have a*

*Happy New Year!*

## BENCHSMART FCU

The Smart Financial Decision  
803 E. 15th Street  
Yazoo City, MS 39194  
www.benchsmartfcu.com

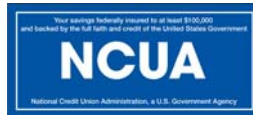
Phone: 662-746-0048  
Debbie Winstead ext. 102  
Connie Seawright ext. 103  
Dawn Parks ext. 104  
Kelly Thrasher ext. 105  
Priscilla Smith ext. 101  
Darla Still ext. 108  
or at the plant 751-2431

Fax: 662-746-0070  
E-mail: benchsmart@bellsouth.net  
Voice response: 1-800-910-4823

## DIVIDENDS

December 31, 2008

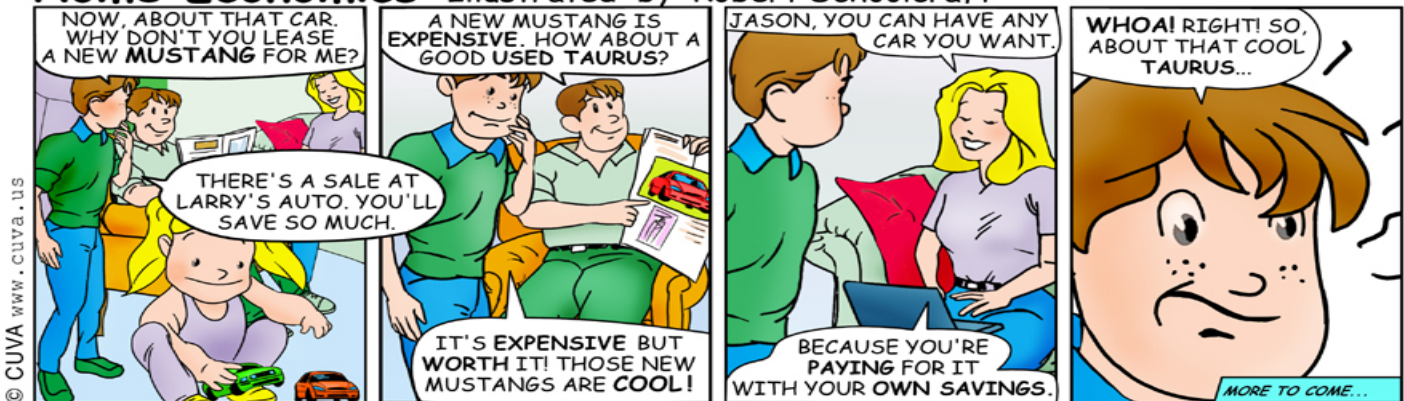
	Rate	APY
Share	.00%	.00%
ShareDraft	.00%	.00%
IRA Clubs	1.25%	1.26%
Special	.30%	.30%
Christmas Club	.30%	.30%
<b>Premiere Savings:</b>		
up to \$10,000	.30%	.30%
\$10,000-50,000	.50%	.50%
\$50,000.01 +	1.00%	1.00%
<b>MoneySmart (Money Market):</b>		
\$ 2,500.00-\$10,000	.40%	.40%
\$10,000.01-\$24,999	.75%	.75%
\$25,000.01-\$49,999	1.37%	1.40%
\$50,000.01 +	1.73%	1.74%



## ANNUAL MEETING!

BenchSmart Federal Credit Union will hold its Annual Meeting February 26, 2009 at 7pm. The meeting will be held at the old MCC Board Room located at 3622 Hwy. 49E in Yazoo City.

## Home Economics Illustrated by Robert Schoolcraft



# THE MONEY CLIP

WINTER 2008

## INSIDE THIS ISSUE:

**CHRISTMAS WINNERS** 2

**BILL PAY IS HERE!** 1

**DIVIDENDS** 2

**CONTACT INFO** 2

**ANNUAL MEETING DATE** 2

**CREDIT UNION TO OFFER SCHOLARSHIP** 1

## SPECIAL POINTS OF INTEREST:

- **Prime rate: 3.25%**
- **Loan payment tool available on our website.**
- **Questions, comments, concerns? Email us from our website.**
- **Pay your bills online with our new bill pay option.**

## EXTRA! EXTRA! READ ALL ABOUT IT !!

**BILL PAY IS HERE!!!!** Log onto our website [www.benchsmartfcu.com](http://www.benchsmartfcu.com) and click on the bill pay demo box on the home page. Pay your bills directly from our website. No more stamps or wondering when your payment will make it.



## CREDIT UNION TO OFFER SCHOLARSHIP

BenchSmart Federal Credit Union is proud to offer three Yazoo County students the opportunity to receive scholarships to further their education. To qualify for the Scholarships applicants must:

- Be a senior at a high school within Yazoo County.
- Be enrolling at an accredited two-year or four-year college or vocational/technical school during the 2009-2010 academic year.
- Not be an employee of BenchSmart Federal Credit Union, board member, or other volunteer committee or their immediate family member (sister, brother, son, daughter or grandchild).
- Have a minimum (2.5) cumulative grade point
- Submit a completed application packet no later than 4:30 p.m., March 1, 2009.



A complete application packet must include:

- Completed BenchSmart Federal Credit Union scholarship application.
- A copy of your transcripts/grades with signature or seal of school official to verify authenticity
- Essay

Please check with your high school counselor or visit the credit union for complete details concerning the BenchSmart Federal Credit Union Scholarship Program.