



# Out of The Blue

Proudly serving Regence Blue Cross Blue Shield of Oregon employees and their families since 1961.

President's Corner

December 2011

Happy New Year! The management, staff and volunteers of Blue Cross Blue Shield FCU wish you and yours a prosperous 2012! Ringing in the New Year means a time for new beginnings and a fresh start. If this includes a fresh start for your finances, I hope you will let your credit union help. Whether this means easier access, loan consolidation or saving for a special project, we are here for you. Christmas is historically a time for lists but, I have included a New Years list for you!

**Ways to make accessing the credit union easier:**

- Set up Online Banking
- Enroll for E-statements
- Get Bill Pay started – it's free!
- Open FREE Checking with a VISA debit card

**Ways to reduce the clutter in your mail box:**

- Consolidate your credit card debt
- Refinance your auto loan

**Ways to increase your net worth:**

- Start a Christmas Club for 2012
- Sign up for payroll deduction to a savings account
- Get a youth account started for that special youngster in your life.



*Hope to see you soon!*

**Barbara J. Webb**  
PRESIDENT/CEO

**WELCOME, KRISTEN!**

Help us welcome new employee, Kristen Dean who joined the BCBSFCU family on December 12th. Kristen has years of credit union experience. Come by and visit during our regular business hours: 8:00 a.m. to 1:00 p.m. & 2:00 p.m. to 4:00 p.m.

**Credit Union Hours:**

Monday ~ Friday: 8 am ~ 1 pm and 2 pm ~ 4 pm

**HOLIDAY CLOSURES**

February 20<sup>th</sup> • President's Day



Service

**AUDIT ANNOUNCEMENT**

The Credit Union's Supervisory Committee will be conducting a verification of accounts as of December 31, 2011. This is a required audit process; please review your statement balances and if a difference is revealed forward, in writing, the noted difference to BCBSOFCU Supervisory Committee PO Box 1401 Portland, OR 97207. Please do not contact the credit union directly.

**HAPPY NEW YEAR!**

It's exciting to welcome a New Year...until you open your credit card statements, right? Well, look to Blue Cross Blue Shield FCU to help you consolidate your holiday debt. Your credit union offers loans with flexible terms such as Signature loans or Personal Lines of Credit. Start the New Year off right with a loan from your credit union – apply online by going to our web site and then clicking on the Rates page for loans.



Growth

**BOARD EXTENDS AUTO RATE SPECIAL!**

Great news! The Board of Directors has extended the Auto Loan Rate Special. With rates as low as 2.99%\* for purchases or refinances if you are paying more than that on your existing auto loan with another financial institution now is the time to apply! Applications are available at the credit union or online at:

[www.homecu.net/~bcbsofcu/lnappfrm.html](http://www.homecu.net/~bcbsofcu/lnappfrm.html)

\*Your rate may vary from above depending on age of vehicle, loan duration, and credit history. Discount requires auto payment and e-statements. New money loans only.

**CHRISTMAS CLUB 2012:**

Open enrollment deadline for new Christmas Club accounts is January 6, 2012. See the credit union for full details about saving for 2012!

**SAVE YOUR YEAR END STATEMENTS FOR TAX PURPOSES**

The ending December 31, 2011 statement will contain important tax information such as your year to date dividends earned. Be certain to save this statement for tax purposes.



Quality

Lucky Account Number: 584210

## Dividend Rates • First Quarter 2012

Account Type	Min. Balance	Rate	APY
Regular Shares	\$100	.100%	0.100%
Christmas Club	\$5.00	.100%	0.100%
Vacation Club	\$5.00	.100%	0.100%
Kirby Kangaroo Club	\$25	.100%	0.100%
IRA/Roth IRA	\$100	.25%	.250%
Certificate Account (6 months)	\$2,000	.25%	.250%
Certificate Account (6 Months)	\$5,000	.50%	.501%

Note: • Certificate interest rates are subject to change daily  
 • Dividends are paid monthly • Rates effective 1/1/2012  
 • Insured by NCUA up to \$250,000.00 • APY - Annual Percentage Yield  
 • Lucky Account Number: 16350

## Loan Rates

Loan Type	Rate Low	Rate High
New Cars	3.49%	11.50%
Used Cars	3.75%	12.50%
New RV	6.75%	11.50%
Shared Secured	2.10%	N/A
CD Secured	2.50%	N/A
Signature	8.00%	15.00%
B-Line	8.00%	15.00%
EZ Blue	20.00%	N/A

Note: • Rates are subject to change \* APR – Annual Percentage Rate  
 • Ask us if we can beat your current rate on another Financial Institutions loan to save you money on your monthly payment.  
 • Lucky Account Number: 605025

### **YOUR FAMILY IS ELIGIBLE!**

Share the news about your credit union...as a member of BCBSOFCU your immediate family members are eligible to join as well. They will enjoy the same benefits as you do: competitive share and loan rates and loads of free services such as checking and online banking. You can elect to have payroll deduction go into their account – a fast and easy way to give your kids their allowance and help them save at the same time. Call the credit union and request a membership packet for those special family members, TODAY!

*Lucky account number: 15710*



## Financial Information November 2011

Shares: \$ 5,477,521.68  
 Loans: \$ 2,384,482.76  
 Assets: \$ 6,643,990.35

### *Kirby Account Corner*

## Unscramble Letters

### **Hey Kids!**

Learn some new words about money with these word scrambles. Untangle the letters to form words!

***Give it your best shot!***

1. rane \_\_\_\_\_
2. ymeon \_\_\_\_\_
3. idme \_\_\_\_\_
4. rqtarue \_\_\_\_\_
5. vesa \_\_\_\_\_
6. nbka \_\_\_\_\_
7. kscot \_\_\_\_\_

Answers: 1 = earn, 2 = money, 3 = dime, 4 = quarter, 5 = save, 6 = bank, 7 = stocks

[www.kirbykangaroo.com](http://www.kirbykangaroo.com)

Lucky Account Number: 31830

### **YOUTH CHECKING**

Start your kid's financial future off on the right foot, by opening a youth checking account with the credit union. Teach them to manage money and give them the responsibility of managing their own accounts. Call the Credit Union for more details: 503-225-6079. Must be at least 14 years old to open a youth checking account.