



CAPITAL Connection

VOLUME 30

Number 4



BACU has been serving its members since September 13, 1935. Your loyalty and support helped us achieve this significant milestone and continued success, and for that we owe our sincerest gratitude. Thank you!

Join us in the celebration of our 80th anniversary and ICU day! **BACU** will serve its members lunch from 11:00 a.m. – 1:00 p.m. at each **BACU** location on Thursday, October 15, 2015.

JOIN THE CLUB!

To avoid being on Santa's naughty list, plan ahead and open a **BACU** Christmas Club account. This account will help you start saving for the holidays ahead of schedule. If you already have an account, your balance was transferred to your regular savings account on October 1st. Deposits received after October 1st will go towards your 2016 Christmas Club.



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ONLINE BANKING, BILL PAY, & E-STATEMENT SIGN-UP
 COMPLETE AND RETURN THIS FORM TO
Blackhawk Area Credit Union, P.O. Box 328, Savanna, IL 61074,
 to view your account and pay bills 24/7. It's convenient, easy, secure, and free!

Member Name: _____

Member e-mail address: _____

Account Number(s): _____

BRANCH LOCATIONS

214 Main St. • Savanna, IL 61074
815.273.4503

1555 S. Float Ave. • Freeport, IL 61032
815.235.8729

201 E. Dixon St. • Polo, IL 61064
815.946.3660

BACU ATM Locations:

- Savanna** • Shopko, 251 S. 4th St.
 - L & M Motel, 2000 N. Oakton Rd.
 - Manny's Pizza, 211 Main St.
 - Elkay Mfg, 6400 Penn Ave.
- Freeport** • **BACU** Office, 1555 S. Float Ave.
 - Cub Foods, 1512 South West Ave.
 - Manny's Pizza, 1726 South West Ave.
- Lanark** • Brothers Inn Restaurant, 103 E. Rt. 64
- Mt. Carroll** • Mt. Carroll Cafe, 314 N. Main St.
- Polo** • Dad's Bar & Grill, 124 E. Mason St.

E-MAIL: bacu@bacu.org

WEB SITE: www.bacu.org

PHONE: 1.800.526.0579

CALL PATT: 1.815.273.3007 or
1.800.500.PATT

OFFICE CLOSINGS

- Columbus Day Monday, October 12, 2015
- Veteran's Day Wednesday, November 11, 2015
- Thanksgiving Day Thursday, November 26, 2015
- Christmas Eve Thursday, December 24, 2015 (at noon)
- Christmas Friday, December 25, 2015
- New Year's Eve Thursday, December 31, 2015 (at noon)
- New Year's Day Friday, January 1, 2016





	APY	APR
Savings Rates Effective 09/30/15	0.10%	0.10%

	APY	APR
Money Market Rates Effective 09/30/15		
\$2,500 - <\$30,000	0.20%	0.20%
\$30,000 to \$50,000	0.30%	0.30%
>\$50,000	0.40%	0.40%

Loan Rates		
Used Vehicles*	APR* as low as	
1995-1998	36 mo	7.50%
1999-2003	48 mo	6.50%*
2004-2006	48 mo	5.50%*
2007-2015	60 mo	3.50%*
2012-2015 (\$20,000+)	72 mo	4.00%*

New Vehicles (Never Been Titled) **		
2014-2015	60 mo	3.50%*
over \$20,000	72 mo	4.00%*
Share Secured	60 mo	5.50%
Unsecured/LOC	48 mo	10.95%*
HELOC	Equal to Prime/Floor of 5.00%	
Mortgage Fixed		
15 Years	180 mo	5.25%*
20 years	240 mo	5.50%*
30 years	360 mo	5.75%*
Mortgage Variable		
Call for current rate		

Rates subject to change without notice

* "Vehicle" is identified as: Automobile, Motorcycle, Dirt Bike, Recreational Vehicles, Jet Skis and Wave Runners

** "New Vehicle" is identified as: Brand New and Never Been Titled

*** Share Secured rate is on shares only, if funds pledged are in a Term Certificate, rate will be 2% over Certificate Rate.

BOARD OF DIRECTORS

CHAIRPERSON
Beth Wiegmann

VICE CHAIRPERSON
Wayne Wilson

SECRETARY
Mary Ostendorf

TREASURER
Debbie Hunter

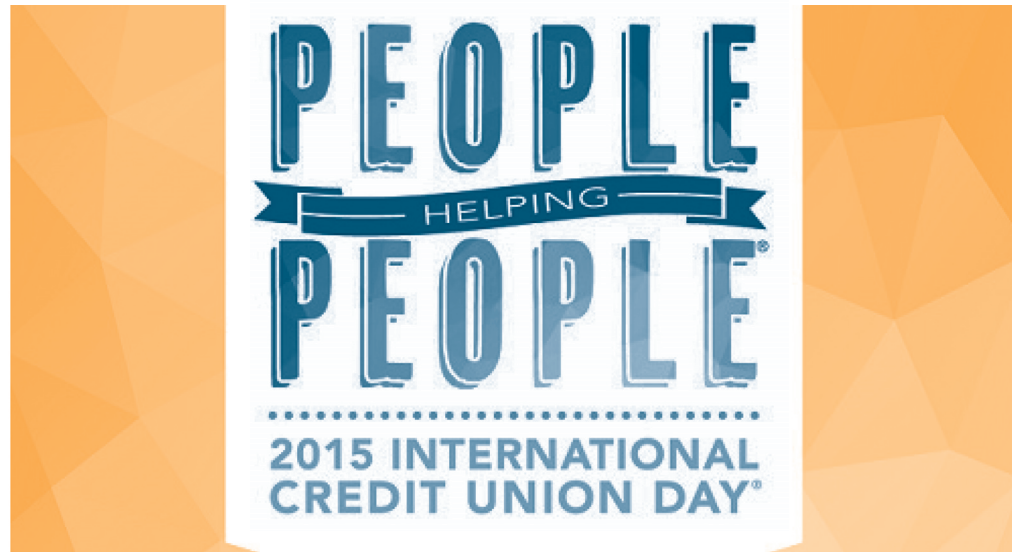
OTHER MEMBERS

Marleen Andersen • Wilfred Schramm

James Karr • Steve Venhuizen • Leonard Sheaffer



This institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get back their money.



The credit union movement began 160 years ago with a simple but radical idea. That with the help of your neighbors, you can improve your financial well-being.

This idea spread across the world, and credit unions flourished, especially during times of economic hardship.

During the Great Depression, scores of ordinary Americans—farmers, teachers, small business owners—found themselves without access to banking services, so they banded together to become their own not-for-profit financial institution. Credit unions opened in record numbers.

During the recent Great Recession, again credit union memberships swelled. Today there are more than 200 million credit union members worldwide—100 million of them in the U.S.

But even after all this time, the bedrock principles of credit unions remain unchanged. Credit unions are still:

People coming together to be their own bank, so no one can deny them a path to prosperity.

People pooling their savings to provide each other affordable credit.

People helping people.

To celebrate this powerful movement, **Blackhawk Area Credit Union** will sponsor a coloring contest for children ages 13 and under. You may obtain a coloring page at any office. Prize drawings will be held for ages 14 and over. **BACU** will also serve its members lunch from 11:00 a.m. – 1:00 p.m. at each location on Thursday, October 15, 2015. We hope to see you!



HOURS

SAVANNA:

Lobby:

Monday	8:30 am – 4:30 pm
Tuesday	8:30 am – 4:30 pm
Wednesday	8:30 am – 4:30 pm
Thursday	8:30 am – 4:30 pm
Friday	8:30 am – 4:30 pm
Saturday	8:30 am – 12:00 pm

Drive-Up

Monday	9:00 am – 4:30 pm
Tuesday	9:00 am – 4:30 pm
Wednesday	9:00 am – 4:30 pm
Thursday	9:00 am – 4:30 pm
Friday	9:00 am – 5:30 pm
Saturday	9:00 am – 12:00 pm

FREEPORT:

Lobby:

Monday	9:00 am – 4:30 pm
Tuesday	9:00 am – 4:30 pm
Thursday	9:00 am – 4:30 pm
Friday	9:00 am – 4:30 pm
Saturday	9:00 am – 12:00 pm

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POLO:

Lobby:

Monday	9:00 am – 4:30 pm
Tuesday	9:00 am – 4:30 pm
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