

**BLUESTEM
COMMUNITY
CREDIT UNION**

**“Your Hometown
Credit Union”**

Quarterly Newsletter

December 31, 2019

*“WE WANT TO WISH YOU A HAPPY
AND PROSPEROUS NEW YEAR”*

**WOULD YOU LIKE TO BECOME
INVOLVED WITH YOUR CREDIT
UNION?**

We are looking for volunteers from within our membership to serve on our Board of Directors and Supervisory Committee.

Volunteers donate their time and expertise governing our credit union. They provide leadership and also gain personal satisfaction, growth, education, and experience.

If you are interested, please contact one of our volunteers or a credit union employee.

WHAT’S IN IT FOR YOU?

Many volunteers cite personal satisfaction as the primary reason for their service.

As a board member, you will be viewed as a source for credible information from within the industry.

You will build relationships with others who share your belief in the power of people.

You can voice your opinion on behalf of credit union members and set policy based on real needs and desires.

You will carry out duties in good faith, in a manner believed to be in the best interest of the member. You will administer the affairs of the credit union impartially. You will attend monthly board meetings, annual meetings, and any special meetings. You will read and evaluate monthly financial reports and other board materials before meetings.

2020 HOLIDAY SCHEDULE

New Years Day	Jan. 1
Martin Luther King Day	Jan. 20
President's Day	Feb. 17
Memorial Day	May 25
Independence Day	July 4
Labor Day	Sept. 7
Columbus Day	Oct. 12
Veteran's Day	Nov. 11
Thanksgiving	Nov. 26
	Nov. 27
Christmas	Dec. 25

ANNUALCREDITREPORT.COM

To keep on top of your credit score, you are entitled to one free credit report annually from Annual Credit Report. Simply go to annualcreditreport.com and click on 'request your free report'. By doing this, you can be alerted in the case of fraud or identity theft.

CHECK YOUR ACCTS/AVOID \$5.00 FEES

Accounts inactive for 12 months DO get charged \$5.00 a month. Watch your membership share account savings balance. Call for on-line access at no cost. A \$25.00 minimum balance is required at all times. If it falls below \$25.00, there is a \$5.00 monthly charge.

We will pay you to sign up for e-statements

Get your statement electronically and we will deposit \$5.00 in your share account. Sign up today.



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