



BECU

Connect

EMBRACING THE FUTURE

We are dedicated to you

Bank Employees Credit Union is dedicated to being a trusted lifetime financial partner to each of our members.

We engage in a common purpose toward your Personal Financial Empowerment. First, by education and knowledgeable guidance, then, by providing you with services and tools you really need and by making these resources available to you wherever you are, whenever you need it, we will equip you to make better financial decisions at the pace of life.

We share one goal - to move you to secure financial stability and maneuverability as an individual and for your family, freeing you to pursue your dreams and ultimately enjoy a full and rewarding life.

We take this promise very seriously. It is the very reason we undertook the challenge to rebrand. And now, exciting changes are ahead! You will notice visual improvements as we seek to reflect the image and characteristics you would expect of your financial partner. More importantly though, you will experience our renewed drive and passion to serve.

You are the center of our business. We want to hear from you! Tell us what your needs are and what dreams you have. We are ready to help you get there.



Editor's note

Dave Kowlessar



Welcome to our second edition and in fact the second volume of BECUConnect! Our gala celebration on December 5 2009 of twenty five years since registration as a Credit Union reminded us about the many things we are...and can be.

This issue is about us; our contract and relationship with you is intended to get much better; more intimate as we strive toward that passionate dream of becoming your preferred financial service provider. How we can work together to build dreams, practical tips not only to survive, but to thrive.

Our Credit Union is engaged in several exercises to redesign, re-engineer; re-orient; call it by any title or terminology, we intend to transform the Bank Employees Credit Union to continue growing and becoming more relevant to you. As we go along this journey, we want to hear from you; give us your feedback on our Credit Union; how else can we assist you?

The Bank Employees Credit Union will also be engaged in a formal membership survey over the next few months as we refine our transformation plan. We invite you to visit our website at www.becuonline.com which is at the first stage of redesign. It is intended that the website will become a platform for our further interaction with you – making us accessible wherever you are and at whichever time you intend to interact with us.

Among some of the areas requiring attention in our rebranding exercise will be the consideration of our name – BECU. Whilst it is acknowledged that the substance of who we are is more important than the name; sometimes the significance of these milestone changes allows us to realize the change. In the award winning novel "Ishmael" by Daniel Quinn, the teacher recollects his first encounter with his benefactor "The stranger hadn't said "Your name is not Goliath". He had said, "You are not Goliath". There was a world of difference"

So in these exciting yet challenging times, it is not about sitting back and waiting for what will happen, or bemoaning what has happened, it is about creating our future. We look forward to serving your Credit Union needs way into this future...

BECU welcomes new board



Front row, l-r: Angela Bascombe (Assistant Secretary), Kevin Sebro (President), Stella Joseph
2nd row, l-r: Beverly Marcelle-Bull (Vice President), Marilyn King-Jack, Charmaine Giroux-John
3rd row, l-r: Michael Bull, Lester Henry, Hayden Belton, Christopher Codrington

The composition of the BECU Board of Directors changed at the Annual General Meeting held on December 5th 2009.

Newly elected are Christopher Codrington and Lester Henry. Kevin Sebro remains as President.

We would like to thank outgoing directors Sebastian Singh and Lisa Ali for their valuable contribution. To our new Board members, we say "Welcome" and we look forward to your guidance, direction and support.

Treat Yourself and a Friend

This April we want you to spread the word and earn **FREE MONEY** for you and your friends.



Tell a friend* about the benefits of banking with BECU, fill out the referral form and have them bring it in. You get a **\$25 "Thank You" bonus** and they get a **\$25 "Welcome" bonus**.

PLUS

Recommend 10 friends and we will double our "Thank You" bonus and give you an additional **\$250 CASH MONEY!**

Cha-ching for you and a great new banking relationship for your friends.

*Friend refers to immediate family member, co-worker, employee of another financial institution or member of another credit union. New members must open account with a minimum \$100 deposit. Membership fee is waived for this promotion. Thank You bonus and Welcome bonus will be paid as member shares. Double Thank You bonus will be paid as direct deposit. Offer ends June 30th 2010.



4 Ways to Stop Fighting About Money

By Jean Chatzky with Arielle Meehan

We all know that money consistently tops the charts when it comes to things couples fight about. When wallets are tighter—as they most certainly are now—things only get worse. We're stressed, and we take it out on each other.

Here are four ways to work through your money woes as a team.

Agree on a Budget—Together

They say opposites attract, and I guess that's one reason so many spenders find themselves with savers, or vice versa.

It's hard to break old habits, so instead of trying to convert your spendthrift husband into a tightwad, sit down and agree to a few limits. What percentage of your income will go toward entertainment? What percent will go toward other extras, like new clothes, and what percent do you need to set aside for housing, transportation, savings and debt repayment?

Make sure you're divvying up take-home pay, not gross salary, otherwise, you're setting yourselves up to fall short. Once you've agreed on a budget, stick to it.

Set Goals

Maybe you want to buy a house while interest rates are down, or maybe you already have one and the only thing you need is a vacation. Or you want to be debt-free a year from now, or send your kids to college or go back to school yourself. Work out a game plan

together so you know what is coming your way, when, and how you'll foot the bill. Talk about your short-term goals (the vacation) and the long-term ones (retirement), and make sure you share a similar picture of the future. A little foresight goes a long way.

Communicate

The last thing you need to do is micromanage each other's expenses, a sure road to disaster. But keeping each other informed of major expenditures easily eliminates costly problems like bounced checks or over-the-limit credit card fees.

It's up to you to define major—it largely depends on how much disposable income you have. In other words, if you want to buy a coffee, go ahead. If you want to buy a new television, it's probably a good idea to give your spouse a call first.

Get to the Root of the Issue

Money fights usually aren't about money. Sometimes they're about power. Sometimes, when assets are unequal, they're about self-esteem or jealousy. Sometimes they're about attention, if in your mind money equals love or affection.

Point being, it's really important for you both to try to understand what's driving your anger, instead of letting it fester. If you're upset about something, hash it out, but do it calmly. If you can't, enlist the help of a financial planner or even a marriage counselor.

Create your Emergency Fund

by Cindy S. Morus



Too often, irregular occurring expenses get left out of our financial equation. We choose not to think about the brakes that are getting spongy or the plumbing that's beginning to make strange noises. Planning and saving for those events can help prevent an ordinary occurrence from turning into a crisis.

Here are some steps to help you get started on your Emergency Fund:

Identify your irregular expenses. Take an inventory of those variable expenses that occur throughout the year like property taxes, insurance premiums, vacations, car tune-ups, holidays and birthdays.

Write the anticipated amounts on a calendar. In many cases, you will know when expenses are due to occur. In others, you won't. But you know that sooner or later a car will have problems or an appliance will break down.

Include money in your monthly spending plan for non-monthly expenses. If your car insurance, for example, is due in May, set aside a small portion each month starting in February. That way, when May rolls around you can transfer the expense to your spending plan and have money available to pay it.

You may think you don't have any "extra" money during the month to set aside, but by tracking your expenses, you may discover areas where you can trim your monthly spending with only small sacrifices.

The important thing is to start today. It may be discouraging at first if you find that you don't have enough money to fully fund your Emergency Fund, but you'll begin to succeed the minute you start the process.



25TH ANNIVERSARY CELEBRATION

BECU proudly celebrated 25 years of cooperative service following its milestone AGM at the Cascadia Hotel. Pioneering members and long service staff were recognized at the event. After Board President, Kevin Subero and long-standing member, Dionyse Francis, ceremoniously cut the logo emblazoned cake and popped the cork on the champagne, members and staff had an enjoyable evening dancing and catching up with each other. Many commented on having a wonderful time and congratulated BECU staff on a job well done!



Teaching Children About Money: Your Kids vs. Your Wallet

by Chemain Evans

How many times have you wondered whether your children think money does indeed grow on trees? It probably seems like every time you turn around your wallet is being attacked by the "gimme's". If you honestly examine your spending habits (and those of your kids), you may realize that you have not given them any reason believe that you don't have a money tree.

What follows is a collection of ideas about how we can instill in our children a better understanding of money and how it works.

Establish a Savings Account and a Plan

Every child should have his own savings account even if it is just a piggy bank. Whether your child receives an allowance or works a job, establishing a savings plan is a must. Saving for both long- and short-term goals will build a child's confidence in her ability to save and helps her learn delayed gratification. And, once the savings goal has been met, she may even discover that the money would be better spent for something else.

**Sign up for a
BECU Youth Account
to get your FREE GIFT
and be eligible for cool perks
coming soon!**

Free Gift offer ends 30/04/10

Hold a Bill-Paying Night

This is a great activity to show your school-age children where your money goes. You might even learn a bit yourself.

First, assemble a list of your monthly and/or weekly expenses and their amounts. The amounts don't have to be exact. Write the expenses and their amounts on separate slips of paper. Then, add up your monthly income and use pretend

money (Monopoly® money or make your own) to represent the amount. Next, take the expense slips and give them to your children.

Have them come to you and "collect their bill" one expense at a time. This is an excellent visual representation of how quickly the paychecks get depleted!

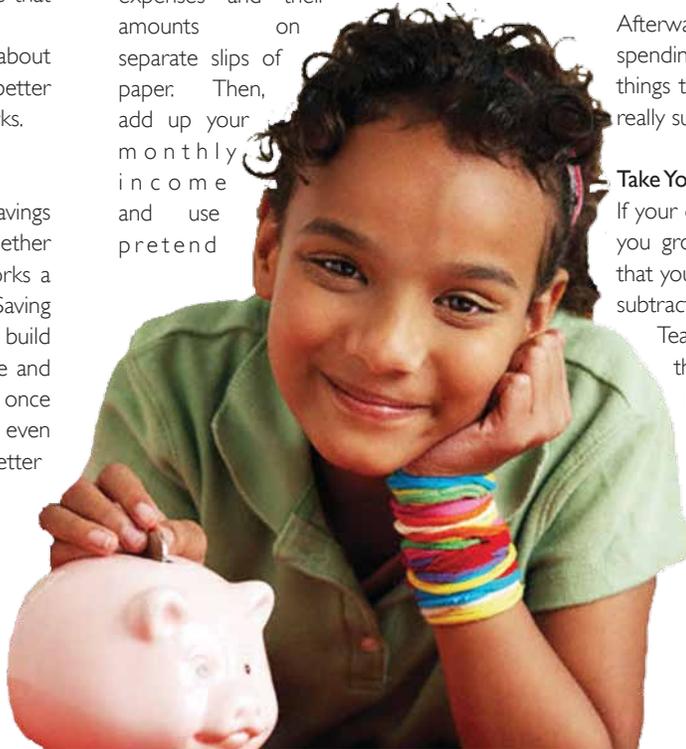
Afterward, discuss ways you can cut your spending to help stretch the paychecks for things that are really important. You might be really surprised at your children's input.

Take Your Child Grocery Shopping

If your child can run a calculator, she can help you grocery shop. Give her a fixed amount that you will spend on groceries and have her subtract each item from the total as you shop.

Teach her to compare food labels and get the best product for the money. Ask for her input about how you can reduce your overall grocery bill.

There are many ways to teach your children the value of money and help them build valuable skills. If you don't teach them, who will? So take the opportunity to call a cease-fire in the battle between your kids and your wallet and work out a compromise in which both sides win.



Recipes: Cleaner Kitchen on a Budget

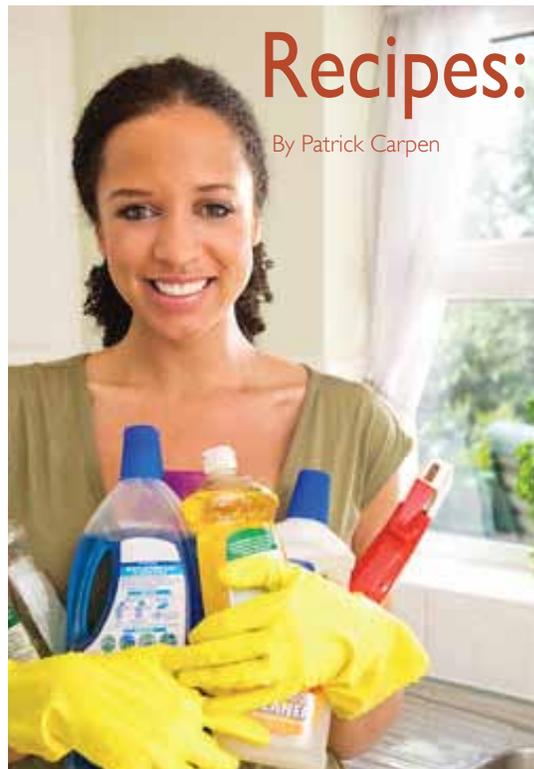
By Patrick Carpen

Do the prices of Lysol and other kitchen cleaners make you gasp in disbelief? With so much media hype surrounding name brand cleaning products, it's no wonder that many people find themselves suckered into believing that these name brand cleaners are the only way to ensure that the kitchen is really clean.

In all actuality, the more harsh cleaners often contain chemicals and heavy fragrances that can cause a variety of unpleasant symptoms, such as: itchiness in the throat, watery eyes,

and even the provocation of an asthma attack. Some of the more everyday cleaners, such as all-purpose sprays, are based off of age-old recipes that people have been using for years! Baking soda and vinegar are the main keys to having a shiny, odor-free kitchen and they cost next to nothing to purchase!

Below are a few "recipes" for various homemade cleaning products that you can easily concoct on your own, and the best part is that none of them contain a drop of bleach!



BECU Home Improvement Loan

Take Advantage of our Lowest Rates!



HIL at-a-glance

- Borrow up to \$80,000
- Up to 60 months to repay
- Minimum of 25% unencumbered shares
- 1.25% interest up to \$40,000
- 1.00% interest over \$40,000

Call Esther or Shanelle to secure your Home Improvement Loan today!

2010 Interest Rates

	1 Year	2 Years	3 Years
\$1,000 - 9,999	4.5 %	5.5 %	6 %
\$10,000 - 49,999	5.75 %	6.75 %	7.25 %
\$50,000 - 99,999	7.25 %	7.5 %	8 %
\$100,000 + over	Negotiable	Negotiable	Negotiable

Please note that Deposits broken before maturity will be paid interest at a Break Rate of 2%

HOTT 93 Christmas Promo Winners

Last Christmas, BECU took part in HOTT 93's annual "93 Lights of Christmas" promotion. Our two lucky winners were Melissa Joseph who was presented with a bottle of wine by Dave and Tariq Aliu who was given a a turkey by Roxanne. Not shown is Bibi Nazolene Ali who won a Black & Decker mini tool kit.

Congratulations to our winners!



All-Purpose Spray

2 tbsp baking soda

white vinegar

1 trigger spray bottle

essential oil of your choice (optional—it's just for scent)

Mix all of the ingredients together in the bottle. Fifteen drops of essential oil should suffice for a pleasant scent.

Disinfectant

white vinegar

2 tbsp baking soda

20 drops tea tree oil

1 trigger spray bottle

Add baking soda and tea tree oil to the spray bottle. Fill about halfway with vinegar, then top up the rest of the bottle with water.

Oven Cleaner

baking soda

water

sour pad

Mix the baking soda and water to make a thick paste. Smear it all over the oven and leave it on overnight. In the morning, scrub well with water and the scour pad.

Fridge Cleaner

2 teaspoons baking soda

1 liter warm water

The trays and drawers can be washed in warm soapy water, then just spray the interior down with the baking soda/water mix and scrub away!

Floor Cleaner

1/2 cup white vinegar

1 gallon water

essential oil for scent

Mix the ingredients together in your mop bucket. About 15 drops of essential oil should be enough. Mop away as usual!

Glass Cleaner

1 cup rubbing alcohol

1 tablespoon white vinegar

1 cup water

1 trigger spray bottle

Mix together in a spray bottle and have at those windows, mirrors, and chrome surfaces!



Are you prepared?

www.redcross.org

Did you know?

Doorways are no stronger than any other part of the structure. During an earthquake, get under a sturdy piece of furniture and hold on. This will provide some protection from falling objects that can injure you during an earthquake.

How can I prepare?

- Become aware of fire evacuation and earthquake plans for all of the buildings you occupy regularly.
- Pick safe places in each room of your home, workplace and/or school. A safe place could be under a piece of furniture or against an interior wall away from windows, bookcases or tall furniture that could fall on you.
- Practice drop, cover and hold on in each safe place. If you do not have sturdy furniture to hold on to, sit on the floor next to an interior wall and cover your head and neck with your arms.
- Keep a flashlight and sturdy shoes by each person's bed.
- Make sure your home is securely anchored to its foundation.
- Bolt and brace water heaters and gas appliances to wall studs.
- Bolt bookcases, china cabinets and other tall furniture to wall studs.
- Hang heavy items, such as pictures and mirrors, away from beds, couches and anywhere people sleep or sit.
- Brace overhead light fixtures.
- Install strong latches or bolts on cabinets. Large or heavy items should be closest to the floor.
- Learn how to shut off the gas valves in your home and keep a wrench handy for that purpose.
- Learn about your area's seismic building standards and land use codes before you begin new construction.
- Keep and maintain an emergency supplies kit in an easy-to-access location.

What should I do during an earthquake?

If you are inside when the shaking starts

- Drop, cover and hold on. Move as little as possible.
- If you are in bed, stay there, curl up and hold on. Protect your head with a pillow.
- Stay away from windows to avoid being injured by shattered glass.
- Stay indoors until the shaking stops and you are sure it is safe to exit. If you must leave the building after the shaking stops, use stairs rather than an elevator in case there are aftershocks, power outages or other damage.
- Be aware that fire alarms and sprinkler systems frequently go off in buildings during an earthquake, even if there is no fire.

If you are outside when the shaking starts

- Find a clear spot and drop to the ground. Stay there until the shaking stops (away from buildings, power lines, trees, streetlights).
- If you are in a vehicle, pull over to a clear location and stop. Avoid bridges, overpasses and power lines if possible. Stay inside with your seatbelt fastened until the shaking stops. Then, drive carefully, avoiding bridges and ramps that may have been damaged.
- If a power line falls on your vehicle, do not get out. Wait for assistance.
- If you are in a mountainous area or near unstable slopes or cliffs, be alert for falling rocks and other debris. Landslides are often triggered by earthquakes.

What do I do after an earthquake?

- After an earthquake, the disaster may continue. Expect and prepare for potential aftershocks, landslides or even a tsunami. Tsunamis are often generated by earthquakes.
- Each time you feel an aftershock, drop, cover and hold on. Aftershocks frequently occur minutes, days, weeks and even months following an earthquake.
- Check yourself for injuries and get first aid, if necessary, before helping injured or trapped persons.
- Put on long pants, a long-sleeved shirt, sturdy shoes and work gloves to protect against injury from broken objects.
- Look quickly for damage in and around your home and get everyone out if your home is unsafe.
- Look for and extinguish small fires. Fire is the most common hazard after an earthquake.
- Clean up spilled medications, bleach, gasoline or other flammable liquids immediately.
- Open closet and cabinet doors carefully as contents may have shifted.
- Help people who require special assistance, such as infants, children and the elderly or disabled.
- Watch out for fallen power lines or broken gas lines and stay out of damaged areas.
- Keep animals under your direct control.
- Stay out of damaged buildings.
- If you were away from home, return only when authorities say it is safe to do so. Use extreme caution and examine walls, floors, doors, staircases and windows to check for damage.
- Be careful when driving after an earthquake and anticipate traffic light outages.