

A MESSAGE FROM YOUR

credit union



Spring 2012

Win A
32" Flat
Screen!



GRAND OPENING

GOOSE CREEK OFFICE

Join us for the Grand Opening of our Goose Creek Office on Thursday, April 19, from 11 a.m. – 2:30 p.m.

The Goose Creek staff has planned an exciting event to mark the opening of the Goose Creek office, including a live remote with Ric Rush from WEZL, FM 103.5 and Y102.5, an old-fashioned barbeque, and free t-shirts while supplies last. There will also be an opportunity to win cash prizes... and a raffle for a 32-inch flat screen TV, with the proceeds benefiting Children's Miracle Network.

Mark your calendar and plan now to attend!

309 N. Goose Creek Blvd.,
Goose Creek, SC 29445

Hours: 9:00-5:30 (M-F) (Lobby)
8:30-5:30 (M-Th); 8:30-6:00 (Fri) (Drive Thru)

*Front row: Holly Beebe, Karen Braham,
Kacey Arrieta, John Black*

*Back row: Cortney Seaton, Kwan Gray,
Tracey Woody, Kelly Waddell*



“TOYS” HAVE NEVER BEEN MORE AFFORDABLE!

Rates
As Low As
1.99%
APR*
Up To 60
Months

Had your eye on a new “toy”? Until April 30, you may qualify for a low-interest loan from Bayer Heritage FCU. With a rate as low as 1.99% for up to 60 months, a new car, boat, motorcycle, or RV may be within your reach!

WHY WAIT? APPLY TODAY!

Apply online at www.bayerhfcu.com or stop by any Bayer Heritage FCU office.



* APR=Annual Percentage Rate. Loans subject to approval. Restrictions apply. Member NCUA

Today, technology is an integral and vital part of daily life. At Bayer Heritage FCU, we're embracing technology to provide our members with greater convenience and save money on expenses, too. This year, we've had the opportunity to incorporate technology at many points in our operation. We're excited about the benefits it offers our members.

For the very first time, when we elect our new Board of Directors, we will offer the option of electronic balloting. Used in conjunction with conventional paper ballots and telephone voting, e-balloting will allow members to log on to an independent, secure website, CUBallot, and cast their vote.

Our mobile phone apps are gaining in popularity, too. Our smartphone® apps for both iPhone and Android provide unlimited access to your accounts, let you transfer funds, find an ATM, and more. We have also developed a WAP (Wire Application Protocol) for Blackberry users that offers many of the same features.

In the coming months, we plan to deploy several e-marketing campaigns. Not only is it a cost-effective way of reaching out to our members, but because it's paperless, it's eco-friendly, too. In recent weeks, we launched our first Facebook page and plan to post to it regularly as time goes by. Be sure to "like" us to keep up with what's happening at Bayer Heritage FCU!

Robert (Bob) D. Burrow,
President/CEO, Bayer Heritage
Federal Credit Union

BAYER HERITAGE FCU RAISES OVER

\$32,000 For Children's Miracle Network



'Credit Unions for Kids' is the most comprehensive fundraising vehicle for members of the credit union movement, benefiting our industry's charity of choice – Children's Miracle Network. CMN is dedicated to raising funds and awareness to improve medical facilities and health care for acutely ill or injured children. Currently there are over 170 hospitals across North America that participate and utilize funding.

Bayer Heritage Federal Credit Union has also adopted Credit Unions for Kids and CMN as its charity of choice. In 2011, a total of \$32,072.04 was raised by the credit union. The two main fundraisers held were the "Bayer Heritage Federal Credit Union "Fore" Children's Miracle Network Golf Scramble held in Sistersville, WV, and a "Themed Basket Raffle for CMN". Both of these fundraisers were matched through Miracle Match from CO-OP Financial Services.

Launched in 2008, Miracle Match is a \$1 million philanthropic matching program that encourages credit unions, chapters and leagues to create and participate in local CMNH fundraisers. Each year, Children's Miracle Network Hospitals (CMNH) hospitals treat millions of sick and injured children. All matching funds go directly to the local Children's Miracle Network Hospital, benefiting sick children in the local community. No matter how much money you raise, Miracle Match from CO-OP increases the funds for life-saving essentials. More than 150 credit unions participated last year.

Bayer Heritage FCU would like to thank our members and the members of the community who have donated items, contributed money, and participated in our events! For a listing of our generous donors who helped make our golf scramble possible visit our website www.bayerhfcu.com.



Throughout the year, Bayer Heritage FCU held fundraisers to raise money for Children's Miracle Network. Holding a check for this year's donation, \$32,072.04, are, from left, **Cathy Hohman**, Member Services Manager, **Jaime Hissam**, VP of Operations, **Bob Burrow**, President/CEO, **Jeanine Palmer**, Lending Manager, and **Dana Gulley**, Accounting Manager.

NOW EVERY MEMBER'S VOICE
CAN BE HEARD!

Election Of Board Of Directors

Control of Bayer Heritage Federal Credit Union and its management rests in the hands of our members, each of whom is an owner/member of our credit union. The Board of Directors have listened to the wishes of our members. Starting in 2012, all primary members in good standing who are 18 years and older will have the opportunity to vote.

Each year, our members elect a Board of Directors. Each eligible member gets one vote. This guarantees that control and direction of the credit union will be based on the needs of the entire membership, not on the financial resources of a few. This is one of the fundamental differences between credit unions and banks.

Please note: If you are interested in running for a position on the Board of Directors, learn more at <https://www.bayerhfcu.com/#/our-board>.

NEW FOR 2012 – THREE EASY WAYS TO VOTE

This year members will be able to vote by:

Electronic voting will be handled by CUBallot, an independent secure website.

Members will receive easy-to-understand instructions on how to vote using the site.

Telephone voting allows members to cast votes by dialing a toll-free number specifically assigned for the election. Members simply follow the prompts of an interactive voice response system to cast their vote. In addition, by calling this number you may also request that a paper ballot be mailed to you.

As we approach our annual meeting date in September, be sure to check our website, newsletters and your local Bayer Heritage FCU branch office for more information about voting in the 2012 election.



HIGH SCHOOL SENIORS :

APPLY FOR A BAYER HERITAGE FCU SCHOLARSHIP TODAY!

At Bayer Heritage FCU, we are committed to helping our youth further their education. Each year, we award ten \$500 scholarships to graduating high school seniors who plan to attend college.

To be considered for a scholarship, you:

- *Must have been a member of Bayer Heritage FCU a minimum of 6 months*
- *Must be a graduating high school senior at the time of application*
- *Must complete and submit the scholarship application as well as the Finances for College Students quiz*

The application deadline for this year's scholarships is April 15, 2012. For an application, visit our website, **bayerhfcu.com**, or stop by any credit union office.

How To Get In Touch With Your Credit Union

Offices (304) 455-4029

Toll Free (800) 272-6003

Toll Free Direct Connect (800) 695-8519

When listening to the opening greeting press
the following keys to reach that department:

Card Services – Press 1

Member Services
(Savings, Checking, Debit Cards and Transfers) – Press 2

Mortgage Loans – Press 3

Consumer Loans – Press 4

Access Your Local Branch Office – Press 5

Collections – Press 6

Direct Connect (24hr. Teller) – Press 7

▲ CLIP AND SAVE ▲



Everything we do, we do for you.

Mailing Address:

17612 Energy Road • Proctor, WV 26055

Phone: (304) 455-4029 • Toll-Free: (800) 272-6003

Fax: (304) 455-6781 • Website: www.bayerhfcu.com



12-00189 3/12 Marketing Partners (888) 641-1215

bulletin board

Upcoming Dates To Remember:

Deadline for Scholarship Applications April 15, 2012

Grand Opening for Goose Creek office April 19, 2012

Bushy Park Office Member Appreciation Day April 20, 2012

Holiday Closing – Memorial Day May 28, 2012

IMPORTANT IRA NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

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