

**BAYER  
HERITAGE**  
FEDERAL CREDIT UNION

A MESSAGE FROM YOUR  
**credit union**

Member Focused. Service Driven.



## New Branch Now Open

The former office of South Berkeley Federal Credit Union – located in Martinsburg, WV – has become our ninth branch location.

New members, please note that before you can access your new Bayer HFCU Online Account for the first time, please contact Member Services at **1-800-272-6003 x1477** to establish your password.

## We Are Proud To Announce Our New 2013 Board Members

Charlie Racer – *Chairman*  
Charlie Slider – *Vice Chairman*  
Pete Prettyman – *Treasurer*  
Wayne Weber – *Secretary*  
Walt Christman  
Kaye Forbes  
Fred Lewton

**Santa Helper Loans**  
**0% Drama-Free!**  
APR\* PLUS, Debit Card Bonus –  
You Could Win \$1,000!

AVOID  
THE DRAMA

We're Celebrating Black Friday  
**ALL WEEK!**

Borrow **\$1,000** For Just

**\$83.34**/month  
12-Month Term

\$30 Processing Fee

Borrow **\$2,000** For Just

**\$166.67**/month  
12-Month Term

\$60 Processing Fee

Offer Available Monday, November 19 – Friday, November 23

(Closed Thursday in observance of Thanksgiving Day and open normal business hours on Friday.)

**Black Friday Shopping Tip:** Deposit your Santa Helper Loan into your BHFCU Checking Account and shop with your BHFCU Drama-Free Debit Card! If you make at least five purchases with your Drama-Free Debit Card on Black Friday, you'll be entered to win \$1,000!

## Don't Have A Drama-Free Debit Card?

Don't worry! Open a Checking Account and get a fee-free Debit Card that offers rewards.



## Holiday Food Drive | November 19–23

Help feed our community this year! Bring non-perishable items or canned goods to our Holiday Food Drive and be entered to win a vacation package.\*\*



\*APR=Annual Percentage Rate. Contact the credit union for complete details.

\*\*Vacation is a four-day, three-night getaway. Must be 18 or older to be entered for drawing.

One per primary member. Promotions only offered 11/19/12–11/23/12. Bayer Heritage FCU will operate under regular business hours all week.

NEWSLETTER FOR MEMBERS OF BAYER HERITAGE FEDERAL CREDIT UNION

*Bayer Heritage FCU is not affiliated with Bayer Corporation.*

# manager's MINUTES



After 55 years, Bayer Heritage Federal Credit Union continues to remain fiscally strong and a growing financial institution. It is with great pleasure that we welcome our newest members of the credit union family, members of the former South Berkeley Federal Credit Union.

On October 1, 2012, South Berkeley FCU officially merged with Bayer Heritage FCU and became our newest BHFCU branch location. We look forward to serving our newest South Berkeley FCU members by providing them with added convenience and continued friendly service.

What separates Bayer Heritage FCU from other financial institutions is simple: we take the credit union motto to heart. "Not for profit, not for charity, but for service" is a saying that we live by every day.

Unlike banks and other profit-driven lending and saving institutions, our members come first; in fact, your bottom line is our top priority. Credit unions, in general, charge low or no fees for services, and we can almost guarantee you a better savings or loan rate than you'll find anywhere else. This is because we don't have shareholders to answer to – we answer to you, our valued members.

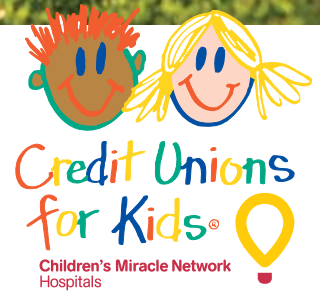
Finally, we would like to announce that our new Board of Directors is now overseeing the credit union. You can find the names and titles of our Board members on the front page of this newsletter. Hopefully you will have the chance to meet our Board members in person soon; it's always good to put a face to a name.

Thank you for taking the time to read these important credit union updates, and for choosing Bayer Heritage FCU for all your financial needs.

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



## HELPING KIDS, One Swing At A Time



On May 18th, Bayer Heritage Federal Credit Union held the second annual Bayer Heritage Federal Credit Union "Fore" Children's Miracle Network Golf Scramble in Sistersville, WV. We raised \$12,190 from this event, including matching funds 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. All matching funds go directly to the local Children's Miracle Network Hospital, benefiting sick children in the local community. More than 150 credit unions participated in the Miracle Match program last year.

"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. Each year, Children's Miracle Network Hospitals (CMNH) hospitals treat millions of sick and injured children. Currently there are over 170 hospitals across North America that participate and utilize funding.

Bayer Heritage FCU would like to thank our members contributed money, and participated in our events!

### Please Welcome Our Newest Preferred Partners:

Cornerstone Janitorial Service & More  
J.C. Mensore Distributor, Inc.  
Chamber County Texas  
Brenda Botizan, CPA, A.C.  
West Virginia Northern Community College  
The Original Nardone Chiropractic and Wx®  
Moundsville Economic Development Council  
Cooper River Partners

Member Focused. Service Driven.



# Claim Your “Prewards” Today!

## HAVE YOU HAD ENOUGH DRAMA IN YOUR LIFE?

Make your move to Bayer Heritage Federal Credit Union and join the Drama Free Debit Card “Prewards” Program!

Prewards are digital incentives, like coupons, which are directly linked to your Checking Account Debit Card. With Prewards, you can save money at participating national and local retailers by simply swiping your Debit Card! There are no coupons to clip or points to accumulate.

### It’s Easy To Get Started

Sign up for Prewards online at [www.bayerhfcu.com](http://www.bayerhfcu.com). You’ll receive emails or text alerts with savings offers, which you can redeem at your favorite merchants by using your Debit Card. Just shop, swipe and save – it’s easy, and there’s no drama, just savings!

## Skip-A-Pay This Holiday!

Take a break from your monthly loan payments with our Skip-A-Loan payment program! For a low processing fee of just \$35, you can skip your Bayer HFCU loan payment for one month – November, December or January – and use the money for other things. It’s a great way to afford those special holiday gifts or other seasonal expenses.

### Return This Skip-A-Loan-Payment Form To Get Started

Yes, I would like to skip a loan payment in:

(choose one)  November 2012  December 2012  January 2013

I understand that this coupon may be used for multiple loans at the cost of \$35 per loan.

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_

Daytime Phone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Is The Payment Automatically Deducted?  Yes  No

Transfer \$35 Fee From:  Share Savings  Checking or  Check Or Fee Included

All requests to skip a payment must be approved by the loan department. By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Home Equities, Mobile Home, and Lease-Like Lending are not eligible for this program. To be eligible for this special offer, all credit union accounts must be in good standing.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Complete and return this postcard to the Bayer EFCU branch office nearest you or fax to: (304) 455-6781

# 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

Collections – Press 6

Direct Connect (24hr. Teller) – Press 7

The drive thru of the Goose Creek office  
will be open new Saturday hours from 8:30 – 12:00.

▲ 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](http://www.bayerhfcu.com)



12-00780 10/12 Marketing Partners (888) 641-1215

# bulletin board



## Calendar Of Events

Financial Aid Seminar, Thursday, November 8 –  
New Martinsville Branch Office

Veterans Day, Monday, November 12 .....Credit Union will be closed

Thanksgiving Day, Thursday, November 22 .....Credit Union will be closed

Christmas Eve, Monday, December 24 .....Credit Union will close at noon

Christmas Day, Tuesday, December 25 .....Credit Union will be closed

## 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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Everything we do, we do for you.  
17612 Energy Road  
Proctor, WV 26055

