Winter 2010

BETHEX FEDERAL CREDIT UNION

Free Tax Preparation

This is our 8th year providing Free Tax Preparation and Earned Income Tax Credit assistance (EITC) for members and non members.
This year we are happy to partner with the Bronx Workforce 1 Career Center.
January 15 we plan to start e-filling your taxes—FREE of course, but call first. When technology is involved, there is always a chance for a glitch. Remember to bring your social security card or your ITIN, picture ID, copy of last year's tax return, and your W-2 form (s).
Bethex has always made disabled people welcome and comfortable during the tax season. Our staff and volunteers have their eyes open just in case some tax payer has a special need.
Although, we discourage refund anticipation loans (RALs) we will offer them for half the refund and at a flat rate of $25. (You have to be a member).

Tax Preparation
Hours/Location:

Thursday— Friday
5: 30 pm — 8: 30 pm
Saturday:
10:00 am — 6:00 pm

20 East 179th Street, LL
Bronx, NY 10453
Tel. 718-299-9100

Come to Bethex FCU and file your income tax return.

Free tax preparation at Wildcat Service Corporation will only be available to program participants and employees.

CSAE Branch will not be available.

We are pleased to welcome our new members from Motor Club of America

VISA Debit Card

Bethex is pleased to inform you that the Debit Card is here!
Those of you who already have a checking account with us will automatically receive your Bethex VISA Debit Card in the mail. Please update your mailing address immediately and provide mother's maiden name for identification.
For those of you unfamiliar with the Debit Card, you must have a Bethex checking account. It's safer to carry your Debit Card than to carry cash.
When you make a purchase, the money is deducted automatically from your checking account.
You can also use your Debit Card at an ATM or to get cash back at Point-of-Sale (POS) merchant terminals.
Get yours today!!!
1-718-299-9100 ext. 23

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

James Alexander Scholarship

Deadline for June 2010 award will be May 1st 2010.

Many of our members, old and new, were privileged to know James Alexander, "Jimmy".
He helped organize the credit union. He was an ever present volunteer until the month before he passed.
To keep his name and what he stood for alive, we have created **The James Alexander Community Service Scholarship**.
The annual award will be $500.
It will be awarded to a young person who embodies Jimmy's ideals. We will announce the first award in our June 2010 newsletter.

To be eligible, the applicant must:
Be a Bethex member or a relative of a Bethex member.
Be a high school senior who is planning to attend college next fall. Provide high school transcript,; letter of recommendation from high school counselor and acceptance letter from college.
Be involved in community service for at least 6 months.
A letter from a Supervisor or equivalent documentation must be provided.

For more information please call **1-(718)-299-3062 or 1-718-299-9100**

Extended Service

EQUAL HOUSING OPPORTUNITY

Bethex is a founding member of the Joint Industry Committee, composed of check cashers and credit unions.

Because of this relationship, our members are able to make free electronic deposits into their Bethex account at the Point of Banking terminals (POB) located at the cashier windows of over 160 check cashers.

These stores are recognizable because they display the **PayNet** logo in their windows. Most of them are open 24/7.

Another benefit is the ability to get discounted check cashing. If you deposit 20% of a check, you can cash any amount up to $6,000 for a flat rate of $1.50 instead of the usual check cashing fee, which is 1.82% of the face value of the check (s).

Check cashers currently offering this service are **RiteCheck**, **Pay-O-Matic**, **David's** and **Castle**.

Special Loan

Nobody likes to think about dying, but it happens to all of us. It is important to plan for it.
The alternative is leaving painful choices for your family, not always the choices you would have made.

Bethex now partners with Woodlawn Cemetery, where you can select a crypt or a plot and pay for it with a low interest, long term loan from Bethex..

If death occurs before the loan is repaid, loan protection insurance will repay the loan. The family will not be responsible. "The debt dies with the debtor"
Call Joy at **1-718-299-3062** for information.

Wireless Savings

Sprint

We are excited to let you know that our members qualify for great savings from Sprint, including:

- 10% off most regularly priced Sprint Nextel service plans
- 15% off most corporate liable wireless plans
- Waived activation fee on all new lines

Call 1-877-728-3428 and tell them you're a : "Credit Union Member" or visit our website:
www.bethexfcu.coop

Fordham University
Students For Fair Trade

Our newest partner is Fordham University. We are supporting the Student For Fair Trade Program, a non-profit business run through International Service Learning program at the College of Business Administration of Fordham University. This program was founded by Dr. Kate Combellick as a way to teach business students that social responsibility and profits are not mutually exclusive. Jewelry is imported from business partners in Kenya. A partnership also exists with Bishop Asili Handicraft Project, based in Uganda, to import bags and totes. The hospital uses this partnership to find work for women with HIV/AIDS, and to subsidize their retroviral drugs. With profits from the retail operations students are now looking to structure the first micro finance loan. They are looking at a group of 10-15 AIDS widows to lend $1,700usd to.

This loan will enable women to purchase 4 sewing machines, rent a small shop, and start producing school uniforms. Students hope to have this loan in place during the first quarter of 2010.

The jewelry and bags make unusual gifts for you or your friends at a very low price. They are available for purchase at the website below:
www.studentsforfairtrade.com

Branch News

Mott Haven Branch

The Mott Haven Branch at 618 E 138th Street closed its doors December 31st. The cost of operation had become too great with the current state of the economy. This was not a happy decision for our Board, knowing that it would cause inconvenience to members in the community. Service to our members is always a major concern. We're exploring an alternative— taking low cost space at the nearby Rite Check check casher and enabling our members to make deposits and withdrawals free of charge. We will keep the community informed and hope to solve this problem before the month is out. Meanwhile, we encourage Mott Haven members to visit the Main Branch also located in the Bronx at 20 E 179th St.

Call 1-718-299-9100 for more information.

CSAE Branch

The CSAE Branch at 75 Varick Street in Manhattan rents space from DC1707, its former sponsor. The economy is forcing the Union to move and we have been asked to move with them. The new location is on west 45th Street in Manhattan and the move will take place in March. We have yet to make a final decision, as the costs of relocating have not yet been evaluated.

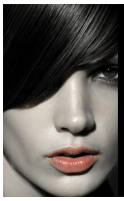
2010 Annual Fee

Fees are never popular, and we do not like to impose them, but they are a small price to pay to implement and/or maintain services and products you ask for, and at the same time keep them affordable.

This year we will assess a $15 dollar Annual Fee on March 31st. You will see the transaction subtracted from your share account (savings) on your March statement. Only adult accounts in existence in 2009 will be charged.

2010 Holiday Closings

January 1st	New Years Day
January 18th	Martin Luther King Jr.
February 15th	President's Day
May 31st	Memorial Day
July 5th	Independence Day
September 6th	Labor Day
October 11th	Columbus Day
November, 11th	Veterans Day
November, 25th	Thanksgiving Day
November, 26th	The Day After
December 25th	Christmas Day



Altanidia Beauty Salon

Salon I	Salon II	Salon III
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Tel 718-561-2537	Tel 718-892-2068	Tel 718-733-6325

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LA GRANJA POULTRY VIVERO

Abierto Los 7 Dias
8:00 a.m.— 6:00 p.m.

LOS MEJORES PRECIOS
LA MEJOR CALIDAD
Y MAS HIGIENE GARANTIZADA

LLAME PARA ORDENAR SUS PEDIDOS
CALL TO PLACE YOUR ORDER

3845 10th Ave. (Entre 205 & 206) Tel. (212)567-3514
1355 Amsterdam Ave y 126 St. Tel. (212)662-6773

The Census 2010 is Coming!

United States Census 2010

The 2010 Census is coming. Make sure that you and your family count. The US 2010 Census is fast approaching. In March, every residence in the country will receive a simple confidential questionnaire asking the head of household to answer a few basic questions about each person living there.

It is critically important to complete and return the questionnaire because the Census data helps to determine how legislative districts are drawn and how funds for hospitals, schools, transportation and social services are distributed.

In fact, federal, state and local governments as well as businesses base many of their decisions on Census data. The amount of money available for state aid: what neighborhood needs a school, health clinic or bus line even where to open a new supermarket – all of these are based on information that comes from the Census.

By law, the Census Bureau isn't allowed to give the information it collects to anyone else, including other government agencies. And the information it asks for is basic: no questions will be asked about such matters as your citizenship, immigration status or income.

Information from NY State Senator, Thomas K Duane, 29th Senate District.