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SUMMER NEWSLETTER 2011

# BETHEX

FEDERAL CREDIT UNION

## Annual Meeting Sept. 24th

Bethex FCU is cordially inviting all members and their families to attend our 41st Annual Meeting which will again take place at the Bronx Museum of the Arts, on September 24th at 1:00 P.M.

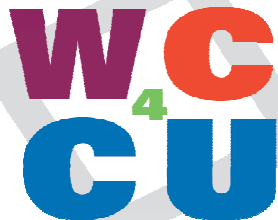
There will be valuable credit union information, voting for the board members, souvenirs, and our delicious International Luncheon. We ask our members to bring their favorite dish to share.

Parents are encouraged to bring their children. There will be a special educational program provided by the Museum's Education Department.

The Bronx Museum of the Arts is located at: 1040 Grand Concourse at 165th St. Bronx, NY. Phone: 718.681.6000.

Take the D train to McClellan Ave or the Bus 1 or 2. For more information, please contact Bethex at 718.299.9100.

We have invited Vanessa L. Gibson a state Assemblywoman for New York's 77th District, which includes the Concourse, Highbridge, and Morris Heights sections of the Southwest Bronx.



## We Care For Credit Unions

We are glad to announce that the We Care for Credit Unions organization has its own website. It was created to have one major website for all the participating credit unions including Bethex FCU. For more information about We Care, please visit their web: [www.wecare4cu.org](http://www.wecare4cu.org) or call Joy Cousminer at 718.299.3062.

# Products

## At Bethex FCU We Know How To Lend...

Best Mortgage Loan Rates! Now lower than ever. Get a free pre-qualification.

Complete choice of Business Loans. SBA 7A, Express, Patriot & 504.

Auto Loan rates as low as 5.5% APR. Find an auto loan that works for you.  
Remember GM vehicles can be discounted.

Consumer Loans up to \$10,000 as low as 7% interest rate.

Our loan experts are waiting for your call **718.299.9100 ext. 13 & 17**  
Visit our website at **www.bethexfcu.org**



## Get Your FREE Vehicle History Report!

One of the more recent trends in the auto sales business is to provide a potential buyer with a copy of a vehicle report that shows the status of the title and reported damage and maintenance of a particular vehicle. This information is very helpful to both the buyer and the lender (Bethex) as it secures the financing for an auto loan.

CARFAX vehicle history reports are available on all used cars and light trucks model year 1981 or later. Using the unique 17-character vehicle identification number (VIN), a CARFAX report is instantly generated from our database of over eight billion records. Every CARFAX report contains information that can impact a consumer's decision about a used vehicle. Some types of information that a CARFAX report may include are: Title information, including salvaged or junked titles, flood damage history, total loss accident history, odometer readings, and number of owners. We can provide you with a Free vehicle report when you apply for an auto loan with us.

## Looking To SAVE On



## Insurance?

We have partnered with UNFCU Financial Advisors to provide you with an expanded range of insurance, products, and services. UNFCU Financial Advisors is committed to helping you make the best choice. UNFCU Financial Advisors offers a wealth of resources for both individuals and businesses.

**Take advantage of these innovative, comprehensive and flexible programs and services today!**

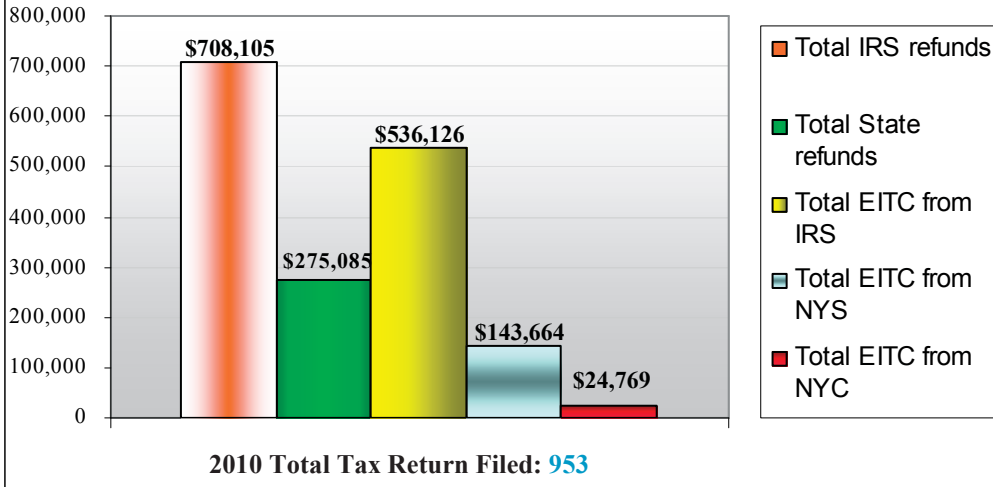
For more Insurance Products and Services information please call **212.324.3900** or visit the web:

<http://unfcuadvisors.com/cu/ins-solutions/servinsure.asp>



# Services

## 2010 Bethex Free Income Tax Preparation



For the 9th consecutive year we offered free tax preparation to all our members and non-members as well. This year, in addition to providing service at the Main Branch, we prepared free tax returns for the hearing impaired at Bronx Independent Living Services (BILS) and seniors at Eastchester Library.

Our VITA Site team consisted of: VITA Site Coordinator, Joy Cousminer, Senior Tax Preparer/ Quality Reviewer, Jorge Flores, Tax Preparers– Maria Fajardo, Sihua Tan, Isbi Cabeza and Manuel Collazo and screeners Paultete Almeida and Anthony Muñoz.

This program was largely paid for by grants. We will give credit to all supporters in our annual meeting book.

## Need a New Car? Save Big On A New GM Vehicle With Invest In America

Thanks to our partnership with Invest in America, Bethex FCU has two ways for our members to save on a new vehicle. First, GM is offering valuable discounts on most new vehicles. Depending on which you choose, you could drive away saving thousands of dollars! Second, our members can save big with great low loan rates when you finance your new car through our credit union.

Just visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) or call the loan department **718.299.9100 x 13 or 17** to get the details on GM's terrific offers. Saving is simple.



## The Sprint Credit Union Member Discount Plan

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee



Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)

or

Call **877.SAVE.4.CU**(877.728.3428)

or

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask to be attached to the NACUC\_ZZM Corporate ID.

*Bethex is a proud partner of Invest in America since 2009.*

# Convenience

## FREE Deposit Directly Into Your Bethex Account At All Rite Check Sites

Rite Check Check Cashers, located at 583 East 138th St, in the Bronx, a few doors down from where our former Mott Haven Branch was located, offers FREE check cashing when you show your Bethex ATM or Debit Card. You can also deposit your check directly into your Bethex savings account using the POB (Point of Banking Terminal) at that same site at no cost. Store hours: Mondays from 7:00 AM to 12:00 AM and Tuesday to Sunday open 24 hours.

All other Rite Check stores offer Bethex members a check cashing discount. The regular rate is 1.86; Bethex members are charged 1.50 when you show your ATM or Debit Card. You can deposit checks directly into your credit union account FREE of charge at all Rite Check sites. Many Pay-O-Matic stores offer FREE deposit service. Look for the **PayNet** logo.



## With Online Statement

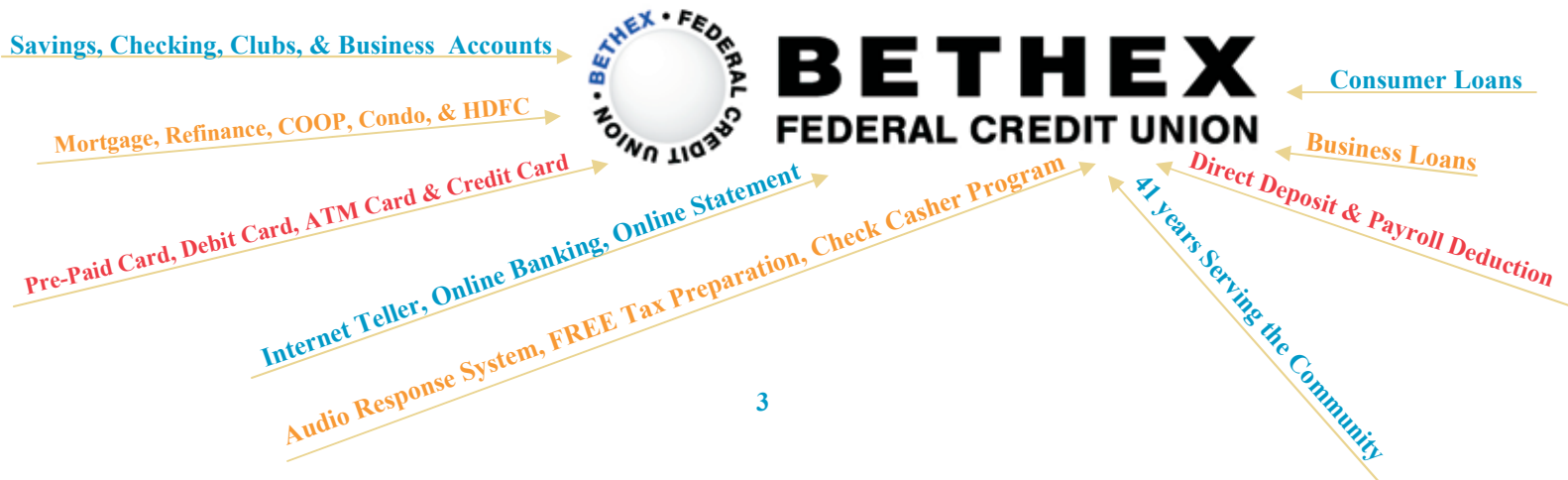
Managing your Bethex account online is easy: Sign up at: [www.bethexfcu.org](http://www.bethexfcu.org)

- Check your balance and view recent activity
- View and print copies of present and past statements
- Pay your bills online

## Feeling the pressure?

### It is Summer Time! Apply For Our Special Summer Loan

We will lend you **\$1,200** for 12 months at **7%** when you have payroll deduction or direct deposit. (\$120 pledge is required). Our loan officers are waiting for your call. If you don't have payroll deduction, the interest rate is 8%.




# Businesses

**EBENEZER AFRICAN RESTAURANT**

507 A East 163rd St  
Bronx, NY 10451  
★  
Tel. 718-450-8789

**Hours of operations:**

Monday—Saturday  
11:00 am to 10:30 pm

 **Sell-Mar Enterprise, Inc.**  
Architectural Metal Fabricators

**—WHOLESALE—**

- Custom Doors
- Glass
- Lexan
- Bullet Resistant
- Sheet Metal
- Acrylic


1760 JEROME AVE.      BRONX, NY 10453  
Tel. (718) 299-8484      Fax (718) 299-5466

**VIAJENVIO** **E TAX**  
**MULTISERVICES, INC.** **ACCOUNTING**

INCOME TAX • IMMIGRATION • DIVORCES • BUSINESS SERVICES  
• BUSINESS TAXES • WORKERS COMPENSATION • BUSINESS LICENSES  
• NOTARY PUBLIC • ACCOUNTING • BANKRUPTCY

**Victor Encarnacion**

115 E. 167th St. Bronx, NY 10452  
Tel.: 718-618-7640 • Fax: 718-618-7638  
viajenvios@netzero.com

 **Altanidia Beauty Salon**

<b>Salon I</b> 2589 Jerome Ave Tel 718-561-2537	<b>Salon II</b> 1833 White Plains Rd Tel 718-892-2068	<b>Salon III</b> 35 W Burnside Ave Tel 718-733-6325
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**Wiggles & Giggles** 

**SUMMER CAMPS  
TOY STORE  
BIRTHDAY PARTIES**

875 West 181<sup>st</sup> Street, Unit A,  
NY, NY 10033

Tel. 212-543-2393

[wigglesgigglesplayhouse.com](http://wigglesgigglesplayhouse.com)

**LA-BRASILIANA** 



1981 Jerome Ave  
Bronx NY 10453  
Tel. 347-270-3504

**AN ALTANIDIA**  
Beauty Barber Nail Cosmetics & Equipment

1366 Broad Street  
Providence RI 02905  
Tel. 401-467-3454

[www.altanidia.com](http://www.altanidia.com)

When you support one of our members business owners, you promote the credit union philosophy of “people helping people”. We believe you will; that’s why we are so proud to announce them with an ad on our semi-annual newsletter. If you would like to advertise your business on our next newsletter, please contact us at 718.299.9100.



## Meeting A Worldwide Need

Throughout the years we have heard stories about how family and friends back home need money, and how much it costs to send it. With this in mind, in 2005 Bethex FCU opened its doors to Money Remitters. This followed the decision by many banks to divest themselves of that business, considering it unprofitable. By our offering banking services to remitters, we provided a competitive environment, guaranteeing that people who need to send money to their relatives back home can do so affordably. Presently, we have a five member remittance team serving 60 Money Service Businesses (MSBs) which

include remitters, check cashers, currency exchanges etc.

It is exciting to meet people from the many countries that remitters represent. We are very proud of the role we are playing in the growth of this industry. We feel a great deal of satisfaction when they compliment our excellent service.

Best of all, we are helping the many immigrants who use our remitters' services to send money home and support their families—the reason they came to America in the first place.

**BETHEX FCU  
1ST PLACE  
WINNER**

**THE Dora Maxwell  
AWARD**

In the asset category of \$5-20 million, Bethex FCU has won the first-place award for organizing the We Care grassroots network. The network coordinates the resources of 25 church-based and community development credit unions, as well as NCUA regulators, Association advisors, service providers and volunteer organizations to provide mutual support, information and assistance.

## James Alexander Scholarship

James Alexander helped organize the credit union. He was an ever present volunteer until the month before he passed.

The annual award is \$500. It is awarded to 3 young persons who embody Jimmy's Ideals of getting a college education and serving the community. We announce the awards in our 41st Annual Meeting Report. Deadline to submit an entry will be August 1st, 2011.

For application please visit our website: [www.bethexfcu.org](http://www.bethexfcu.org) or call us **718.299.3062**.

### Conrad Walker Branch

20 East 179th St LL  
Bronx, NY 10453

Tel. 718-299-9100  
Fax. 718-294-4950

Hours of operation:

*Monday — Saturday*  
9:00 am — 4:15 pm

*Sunday*  
10:00 am — 3:00 pm

[www.bethexfcu.org](http://www.bethexfcu.org)



Designed by Elsa Simo

