



Your Safety Matters

Fraud is serious business and can hit at any time. The next time you call or stop by the office, please verify that we have your most recent address and phone numbers. There may be a time that we need to contact you immediately in order to prevent a fraudulent situation on your account. The credit union will never contact you by phone or email to request sensitive account information. If you receive such a call, please contact us immediately at 615-284-5356.

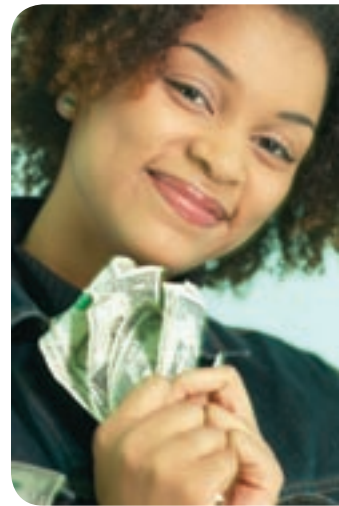
Reporting Fraud

If you suspect that someone has gained access to important personal information such as your BHCU account number or your social security number, call us immediately. We will place a security alert on your account. Report lost or stolen Visa® Debit Cards immediately at 1-877-300-3509 and Visa® Credit Cards at 1-800-991-4964.

Summertime Savings and Lending Solutions

Hopefully you noticed the new look of your newsletter. BHCU has been working hard to upgrade our products and services while exploring ways to save you money—just in time for some summer fun! The ever-increasing price of gas, postage and everyday living expenses have us all thinking about ways to save, get to work or just get by.

While we can't cover all the possible ways you could benefit from membership at the credit union in this edition, we hope you will take a minute to look over a few time- and money-saving options we offer as part of our commitment to you.



Our Money Market Account Just Got Sweeter

Now paying higher dividends and offering the convenience of check writing, Baptist Hospital Credit Union's Money Market Account just got sweeter!

To celebrate, we're holding a contest in the credit union office with an M&M's display. Whoever guesses how many pieces of M&M's candy are in the container will win the container! Stop by and make your guess today!





Address

Baptist Hospital Credit Union
2010 Church St., Suite 204
Nashville, TN 37203
(Mid-State Medical Center Bldg.)

Office Hours

Mon., Wed., Fri. 7:00am-4:00pm
Tues., Thurs. 8:30am-4:00pm

Office Phone Numbers

BHCU Phone284-5356
CU info.....press 1
BART.....press 2
Teller Servicespress 3
Loan Servicespress 4
All other callspress 5
BHCU Fax284-4064
Toll free 1-888-284-5356
BART (Baptist Audio Response Teller)
.....284-BART (2278)

Online

www.baptisthospitalcu.org

For the Night Shift

Just for you, a BHCU representative is on duty in the cafeteria the first Wednesday night of each month from 11:30pm to 2:30am.

Upcoming dates: July 11th
August 1st
September 5th

BHCU Holiday Closings

Independence Day July 4th
Labor DaySeptember 3rd

Summer TIME Solutions

Make the most of your summer. Utilize these important time and money savers:



Home Banking in your PJs.

Talk about a time saver. Use home banking to review your account balances, make transfers, loan payments and pay your bills all from the comfort of wherever you find yourself this summer.

Free Bill-Pay service.

When you have a checking account at BHCU you have a free pass to pay your bills on us! It only takes a few clicks of the mouse to avoid the costs of checks, stamps and gas to go to the post office.

E-statements are the way to go!

No more waiting to receive your statement in the mail; with E-statements you receive a notice via e-mail as soon as your statement is ready for review. Just log on to home banking and complete the requested information to get started. Be sure to click on "suppress my paper statement" so the mailing expense can be avoided. When we save, you save!

Don't throw money away every month! Get revved up for great savings.

If you have a car financed at another financial institution, we may be able to save you hundreds or even thousands of dollars over the life of the loan. Simply make an appointment with one of our loan officers to see if we can reduce your current rate or make a change in the current term of the loan to free up additional monthly income for other expenses. Contact Barbara at 284-3070 or Christa at 284-5439.

Guaranteed Asset Protection (GAP) available on vehicle purchases.

Rest at ease with your next vehicle purchase that you finance with us. If your brand new vehicle was stolen or wrecked beyond repair, your auto insurance may not cover all of the replacement costs. When you sign up for GAP at BHCU, it will take care of the unpaid difference between the actual cash value of a total vehicle loss and your outstanding balance. In addition, we offer low cost Credit Life and Disability Insurance on most loans.



Your savings federally insured to \$100,000...
Traditional & Roth IRAs insured to \$250,000...
by the National Credit Union Administration,
a US Government Agency.