

# Big Dutch Fleet Credit Union

## Happy 2012 From All of Us!

We would like to thank you for another wonderful year here at Big Dutch Fleet! Big Dutch Fleet is a member owned, not -for-profit credit union which distributes those profits that are made to you the member through quarterly dividends. In today's economy we can still offer lower rates and fees and higher dividends than most banks or credit card companies will.

We have expanded our membership bylaw to include other transportation companies from Allegan, Kent, Ottawa, and Muskegon counties. We would like to welcome Teddy's Transport and their employees as the first company to become part of the credit union due to this change and look forward to serving their financial needs. If you know anyone that works for another transportation company in these counties please let them know that they are able to join Big Dutch Fleet Credit Union.

### Dividends Declared Year End December 31, 2011

	APR	APY
Regular Shares	.15	.15
Share Draft	.15	.15
I.R.A.'s	1.00	1.02
Christmas Club	.15	.15
Working Money	.25*	.25*
*(balances between \$2,500 & \$9,999.99)		
Working Money	.50 <sup>†</sup>	.50 <sup>†</sup>
<sup>†</sup> (balances over \$10,000)		



Please make a note on your calendar that our Annual Meeting will be held in April 2012 and we would like you to join us.

Watch your statements or check our website at [www.bigdutchfleet.org](http://www.bigdutchfleet.org) for more information

### E-STATEMENTS = SIMPLE, SAFE, SECURE

Big Dutch Fleet Credit Union's **E-statement** enables you to view your account statement online using our secure online banking website. You no longer have to wait for your "paper" statement to come in the mail, because when your E-statement is ready, you will be notified by Email and you can log in to it's me 24/7 and view them at your leisure.

#### Member Benefits

- Secure
- Faster Service
- Printable
- Cost Effective
- Environmentally Friendly



### No Fee Checking

- |                         |                      |
|-------------------------|----------------------|
| No Check deposit fees   | Overdraft Protection |
| No minimum balance fees | Courtesy Pay         |
| No inactivity fees      | Dividends over \$250 |

**Apply for your easy access Debit Card today!**

May be used at ATM's nationwide

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

1-888-318-2600

Please tell all your co-workers about The Big Dutch Fleet Credit Union!

## Mobile Banking Is Here!



Since we know how much our members are on the road, this is a great convenience for you to be able to check your account any time anywhere.

Go to [www.itsme247.com](http://www.itsme247.com) on your mobile phone to try it out today.

For more information and instructions click on the Go Mobile tab when logged in to It's Me 247.

You will be required to sign a new user agreement on the standard It's Me 247 website before using your mobile smart phone to connect

### Contact Us

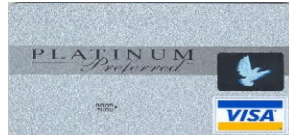
215 E 25th Street  
Holland, MI 49423

Phone 616-396-5000  
Toll Free 1-888-318-2600  
Fax 616-396-0030  
[www.bigdutchfleet.org](http://www.bigdutchfleet.org)

## Visa Card

Our **VISA** cards have great rates and offer:

- **Low Fixed Rates**
- Balance Transfers with no fees
- No Annual Fees



We offer **VISA** Classic at **9.9%** and Platinum at **8.9%**! Accumulate Scorecard Reward points on the Preferred Platinum Visa card & redeem for brand named merchandise or fabulous travel awards.

Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and click on Browse to take a look at your rewards available.

## Courtesy Pay

We understand that unplanned events happen and we are working to provide you with ways to manage your finances and ensure your financial success. As part of our commitment to you, we are now offering **Courtesy Pay** on our checking accounts.

### Member Benefits Include:

Protection from third party late fees and merchant returned check fees

Protection from embarrassment of a check being returned for insufficient funds.

Helps to protect credit rating.

*Call today to see if you qualify!*

## Loan Specials

<b>Refinance Auto</b> (from other institution)	<b>New Auto</b>	<b>Used Auto</b>
<b>2.99%</b> 48 months	<b>3.99%</b> Up to 60 Months	<b>4.99%</b> Up to 60 Months 2006 & Newer

### **Limited Time Only!!!!**

**1.00%**  
Up to 36 months  
2002 & Newer



Get Approved Today!  
Free No Hassel Loan Application

\*Limited time offer