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 “Page Duvall—Kim Havens”  
 “Worker Bees”



October 2011

Making Lives Better One Member At A Time

4th Quarter

Thursday, Oct. 20th

Join us for  
 Fun Food Prizes!



# Blue Flame Credit Union



CREDIT UNIONS  
 BUILD  
 A BETTER  
 WORLD.

INTERNATIONAL CREDIT UNION DAY®  
**OCTOBER 20, 2011**

Social Responsibility | Open & Voluntary Membership | Non-discrimination  
 Cooperation among Cooperatives | Service to Members | On-going Education  
 Democratic Control | Distribution to Members | Building Financial Stability

Come celebrate with your credit union!  
**Thursday, October 20, 2011.**  
 Come by Blue Flame Credit Union  
 for refreshments, prizes,  
 and conversation with your credit union employees.

Want an **EXTRA PRIZE**? Tell us the relationship between  
 Page Duval and Leigh Martin. . . .see back page



## What Makes A Credit Union?

“The members we  
 serve because we  
 know our members, we are able to help them  
 and we have a little more flexibility to help  
 each one” **Page Duval**

“More personal service, less fees, better rates.”  
**Jeanette Kellar**

“More personable. . .we know almost everyone  
 who walks in our office”  
**Kim Havens**

“Relationship with  
 members, not just  
 a member, but a  
 family.”  
**Jackie Wiley**



## Current Share Rates

Balances from: \$0 to \$4,999	<b>0.10%</b>
Balances from: \$5,000.00 to \$9,999	<b>0.20%</b>
Balances from: \$10,000.00 to \$19,999	<b>0.35%</b>
Balances from: \$20,000 to \$49,999	<b>0.50%</b>
Balances from: \$50,000.00 to \$99,999	<b>0.75%</b>

Dividends are calculated on the daily average balance and are paid the last day of each quarter.  
 Dividends on shares are calculated on a tiered rate and were last paid effective March 31, 2011.

# WHY THEY ENJOY INTERNATIONAL UNION DAY:

**Kim Havens** - A 14 year employee whose special interest is aggravating her fellow employee, Jackie Wiley. Kim is an Alabama fan and Jackie, well, Jackie loves "Gators", maybe that's part of the aggravation? Kim enjoys Credit Union Day because she gets to see members she hasn't seen since the last CU day. Come by and say hello to **KIM HAVENS!**

**Jackie Wiley** - A 3 year employee and her special interest includes spending time with her daughter, Emma and family. Jackie, a Florida Gators fan, enjoys Credit Union day because of the friendships with co-workers and members she has developed and she loves giving away the door prizes. Say hello to **JACKIE 'Gator' WILEY.**

**Page Duvall** - A 20 year employee whose special interests include yard work and sewing. Miss Page's favorite football team is "St. Lukes Middle School" where her grandson, Patrick, (son of Leigh Martin in Marketing) is on the football team! Miss Page's favorite thing about Credit Union Day is the food, gifts and seeing members she hasn't seen in awhile. Say hello to **PAGE DUVALL. . . Go Wildcats!**

**Jeanette Kellar** - A 32 year employee especially enjoys her 7 month old grandson Elliott (beautiful baby boy, ask to see his picture, she's got plenty). Jeanette's favorite team is "whoever my husband is rooting for" and any team from Texas! Her favorite thing about Credit Union Day is the fellowship with visiting members and sharing food and prizes. Stop by, say hello to Jeanette and see Elliott's pictures!



*Your credit union offers these great services and more: Loans: New/Used Car/Truck/Vans—Home equity Line of Credit—recreational vehicles—boats motorcycles—shares & savings—holiday accounts—special share accounts—FREE e-services, check account, get cleared check listing to balance your account. . .*

**Office Closed:** Thurs. & Fri.  
Nov. 24th, 25th  
Fri. & Mon.  
Dec 23rd, 26th



## Holiday Account



Savings Account that helps save for the holidays. It's easy to save through payroll deduction and you can save all year. The dividend rate is the same as the regular share savings and checks are mailed to members the first business day of November. Take advantage of this convenient way to save and be worry free for the holidays.

### **WAIT!**

Need to **REVERSE** the Holiday Savings Account? If you need cash now, why not try our Reverse Account. Ask your credit union about this today.



## Mac and Beer Cheese Cups



### INGREDIENTS

- 3 tablespoons butter
- ¼ cup Progresso® panko bread crumbs
- 8 oz uncooked elbow macaroni
- ¼ cup all-purpose flour
- ¾ cup milk
- ¾ cup beer
- 1 cup shredded American cheese (4 oz)
- 2 ½ cups shredded extra-sharp Cheddar cheese (10 oz)
- 1 teaspoon salt
- ¼ teaspoon freshly ground black pepper
- Slices of cooked beer bratwurst or popcorn, if desired

If you want the **DIRECTIONS** for this recipe, and complete this meal with other recipes visit:

<http://www.pillsbury.com/recipes>

## What To Do About Grandma



When grandma goes to sleep at night, I shut all the windows and doors. I put cotton in my ears because, well, my grandma snores.

Yes, grandma's known for snoring. She's known all over town. Even power saws and freight trains tell my grandma to pipe down.

She's louder than a motor bike or a great big thunder clap.

Oh dear! Oh no! I've got to go!

It's time for grandma's nap!

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