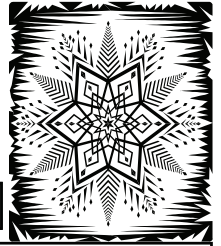




PEORIA BELL CREDIT UNION



www.peoriabell.org

January 1, 2010

Happy

New Year



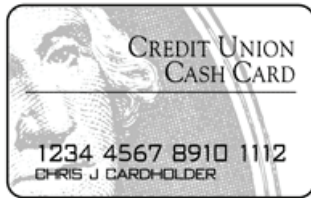
2010



All of us at Peoria Bell hope that you had a Joyous Christmas and a Happy New Year.

Better quicker access to Your money !!

Do you ever get tired of driving to the credit union or having them send you a check so you can get some of your money. It is your money, get it quick. The solution is open a share draft account. When you do you get a debit card for accessing your account. After your share draft account is activated, and you get your free checks, and debit card, put the checks away and use the debit card to access your account. This way you have instant access to your money.



We also have home banking for your convenience.

CHECK YOUR STATEMENTS

Your statements for the fourth quarter of 2009 are enclosed. Please check your statements with your records, and keep them for future reference. At the December meeting the Board of Directors voted to pay the following dividends for the fourth quarter of 2009.

Share accounts from \$100.00 to \$4,999.99	0.20%
Share accounts from \$5,000.00 to \$19,999.99	0.45%
Share accounts from \$20,000.00 to \$49,999.99	0.75%
Share accounts over \$49,999.99	1.50%

ANNUAL MEETING

The annual shareholders' meeting will be held on January 20, 2010, at 8216 N. University, Peoria IL. We will elect Directors, review the year's progress and report on any By-Law changes. The meeting will start at 6:00 p.m. All members are welcome.

Privacy Notice

It is that time of year again when we must send out our privacy notice. Your copy is on the back.

Change Money Habits for Life
Live within your means (spend no more than you make)

- * Don't use credit as a crutch
- * Save money regularly
- * Establish a back-up emergency fund
- * Shop wisely and act as a good steward to your money
- * Charge only what you can afford to pay off in full when the bill comes due
- * Use direct deposit and other electronic services offered by the credit union

Thank you for a wonderful 2009.

Stan Hildebrand
President

Melissa Woolard
Secretary

Privacy Notice and Disclosure

Peoria Bell Credit Union, your member owned financial institution, is committed to providing you with the competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If after reading this notice you have any questions, please contact Us at: (309) 692-8257 or write to: Peoria Bell Credit Union, 8216 N. University St., Peoria IL, 61615

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transaction .

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information about Former Members

If you terminate your membership with Peoria Bell Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Peoria Bell Credit Union is committed to protecting the privacy of our members. Members can help by following these simple **guidelines**:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep you PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account, we will attempt to contact you immediately.

Let us know if you have any questions. Please do not hesitate to call us – we are here to serve you!