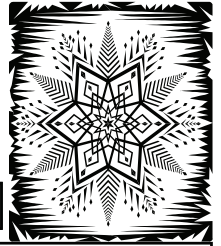




PEORIA BELL CREDIT UNION



www.peoriabell.org

January 1, 2012

Happy

New Year



2012



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

Protect your credit score

If you're thinking of closing a credit card account, consider this: Closing a credit card account could hurt your credit score but, if you're careful, you can close the cards you don't use with little effect on your score.

The total of your card balances divided by the total credit limit on all of your cards—your credit utilization ratio—may be the most influential factor in your credit score. The best credit utilization is 0%; a good utilization ratio is less than 30%.

If you close cards you haven't used in awhile without paying down the others, your total balance due becomes a higher percentage of your new, smaller, overall limit. Your credit utilization ratio goes up. Paying your credit card balances in full each month isn't enough to improve your score. What counts is the amount you've charged that month, because you never know on which day the score is calculated.

Your best strategy: Pay down your balances before closing any card accounts to minimize the impact on your credit score.



ANNUAL MEETING

The annual shareholders' meeting will be held on January 18, 2012, 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.



CHECK YOUR STATEMENTS

Your statements for the fourth quarter of 2011 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 2011.

Share accounts from \$100.00 to \$4,999.99	0.05%
Share accounts from \$5,000.00 to \$19,999.99	0.05%
Share accounts from \$20,000.00 to \$49,999.99	0.20%
Share accounts over \$49,999.99	0.75%

Thank you for a wonderful 2011.



Stan Hildebrand
President

Karen Hibbs
Secretary

