

Hometown

BRONCO MEMBERS MAGAZINE | FALL ISSUE 2010

Protecting Your Home
From Foreclosure

Finding Career Opportunities
Bronco is here for you now and in the future

What's New
A new way to save when you shop

The Student Loan Application Process
Takes a direct approach

BRONCO
FEDERAL CREDIT UNION

WELCOME HOME



From Bob

I've written before about Bronco's (and credit unions in general) commitment to financial literacy especially for our younger members. I saw some statistics recently that I'm going to share with you that really drive home how serious credit unions are about education. This information comes from the National Youth Involvement Board, an organization created in 1972 "...to create a national system for the dissemination of information and resources regarding youth participation in the credit union movement."

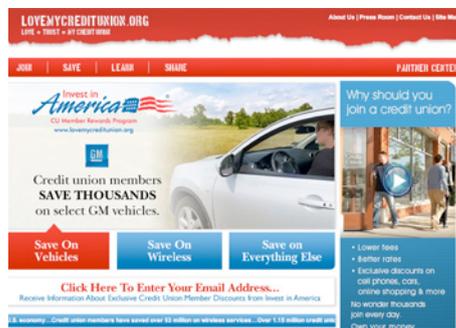
For the 2009-2010 school year, Virginia's credit unions delivered Financial Education presentations (topics included responsible use of credit, escaping debt, identity theft, scams and more) to 34,555 students. For comparison Michigan reached 40,806 students and California 42,081. The Virginia number was reached through 979 presentations done by 95 credit union volunteers. Bronco's financial literacy team delivered education to 713 students. We ranked 13th of 31 credit unions in Virginia.

"Reality Fairs" are hands-on financial education tools. High school students are presented with real-life financial situations and then presented with alternatives for deciding how to make spending decisions. They are given a job, told how much income they have and how many family members there are. They must then make choices on housing, food and clothing expenditures, transportation, health insurance, vacations, savings, educational loans and part-time jobs among other things. At the end of the session, which involves adult volunteers from various real companies, students tally their expenses and compare to their net incomes. For most it's an eye-opener and results in adjustments in their expenses. Last school year we put together two fairs involving 350 students. Just recently we held our first of the current school year with 175 students. Feedback from both students and school officials has been overwhelmingly positive and we are continuing to get requests from schools.

I thought you might like to know how your credit union is meeting our goal of improving our communities, through our young people.

Bronco Federal Credit Union.
Welcome Home.

Robert T. Petty, CEO



Featured In This Issue:

Local Folks:

Line Drive Hitting
page 2

Picket Fence:

Protecting your home from foreclosure
page 3

What About Tomorrow:

Finding career opportunities in an uncertain economy
page 4

What's New:

A new way to save when you shop
Your Bronco virtual community is growing
The Credit Union bear that cares
Be sure to shop local this holiday season
Holiday Closings
pages 5 & 6

Your Neighbors:

Introducing: Larry and Yvonne Rose
pages 7

Beehive:

The student loan application process takes a direct approach
page 8

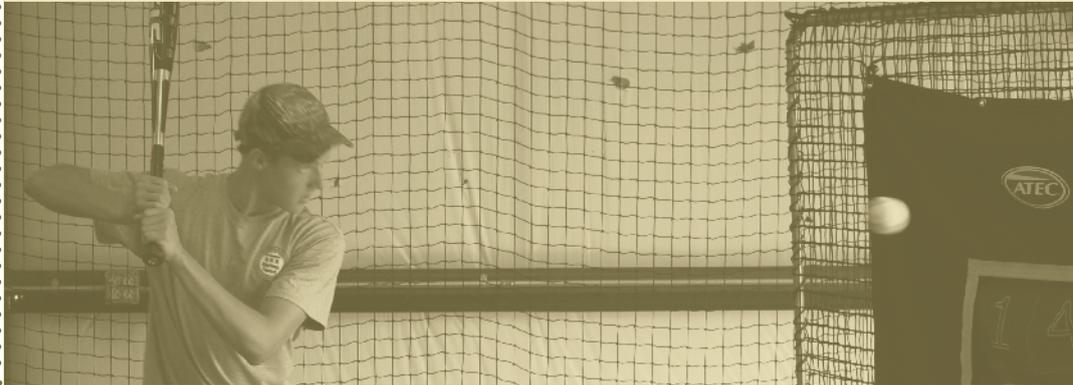
Refrigerator Door:

Featuring Charity, Community and Special Events
pages 9 & 10

Featuring: Line Drive Hitting



Line Drive Hitting features three full-time batting cages and one “training lane” where different pitching machines can be set up. Offering both slow and fast pitch options, kids of all ages can practice hitting either softballs or baseballs.



Business: Line Drive Hitting

Owner: Andy Vann

Location: 25000 Shady Brook Trail, Courtland

Phone: 757.562.2294 or 757.647.4831 (cell)

When International Paper closed the mill earlier this year, Andy Vann was one of the many left wondering, “now what?” But he didn’t dwell on it for long. He took the money he had amassed in his 401(k) during his 29 years at the mill, combined it with his love of baseball and opened Line Drive Hitting on May 1st. The facility is located on Route 58, about half way between Franklin and Courtland.

“I’ve always loved baseball and I’ve been coaching for probably 15 years,” says Andy. “My son and I used to go to Chesapeake for lessons because there wasn’t anything like that in this area for the kids. So we just decided to open this up and give it a try.”

Line Drive Hitting features three full-time batting cages and one “training lane” where different pitching machines can be set up. Offering both slow and fast pitch options, kids of all ages can practice hitting either softballs or baseballs. In addition, Line Drive Hitting provides one-on-one instruction on hitting, pitching and/or catching.

“We have lessons for boys and girls from as young as seven through the age of 18,” says Andy. “We offer blocks of five 30-minute lessons for \$100 or you can do five hour-long sessions for \$150. The more time you book, the cheaper it is per lesson and we have packages that go all the way up to 20 lessons.” According to Andy, the attention span for kids 12 and under is usually best suited to the half-hour lessons.

Most recently, Line Drive Hitting also sponsored a baseball camp for 26 kids ranging in age from eight to 17. Ryan Graepel, who was a shortstop for the University of North Carolina and played in three NCAA World Series Championships, ran the camp.

For folks who just want “a place to hang out,” the front part of the facility has a pool table, coin-operated games and cornhole. And snacks and drinks are available as well. Line Drive Hitting can even cater birthday parties. “Parties get a lane to hit in and I’ve got a 20x20 training area with three pop-up stations so kids can work on their swing,” says Andy. “We can set them up with drinks, chips, plates and pizza or hamburgers and hotdogs. All you have to do is

bring the cake, the ice cream and the kids.” The cost for a party rental for up to 15 kids is a very reasonable \$85.

Currently, Line Drive Hitting is open Monday through Thursday, from 3:00 to 8:00 p.m.; Saturday from 10:00 a.m. to 8:00 p.m.; and Sunday from 1:30 to 6:30 p.m. “Once it cools off in October or November, we’ll probably be open on Friday, too,” says Andy.

Andy admits that the transition from working at the mill to running his own business has been exhausting, but he’s happy with the outcome and he’s pleased that Bronco has been right there with him along the way. “I’ve been a member for more than 20 years and I have my business accounts and most everything through them,” he says. “I checked several places first, but Bronco has the best rates and their service is really great. They were very helpful in getting Line Drive Hitting set up and when I need to talk with someone there, I can call them and they’ll get back with me in 20-30 minutes, if not sooner. If they don’t have the answer to my questions right away, they’ll let me know they’re working on it, then they’ll go find the answer. That’s something you don’t find often these days. I’ve always had good luck with Bronco over the years.”

We applaud Andy for making the most out of a difficult situation, for contributing to the local business economy, and for giving area kids and families a new outlet for athletic and social activities.

PICKET FENCE

Protecting your home from foreclosure

The state of the economy is creating a disturbing trickle-down effect for many of our friends and neighbors. Large national companies that are looking for ways to improve their bottom lines are closing down operations, cutting jobs and/or reducing hours. As a result, many of us have been forced to reduce our spending, which then affects local businesses—which impacts even more local jobs. And so on.

“This is more than just from the people who lost their jobs because of the closing of the mill in Franklin,” says Tanisha Artis, one of our Member Solutions Specialists. “The problem is spreading and we’re definitely seeing an increase in calls from members who need help paying their bills. A lot of husbands and wives work for the same company, so when layoffs occur or hours are cut, it puts them in double jeopardy.”

But experiencing a financial setback does not automatically mean all is lost. If you are worried that you won’t be able to keep up with your mortgage payments, call Tanisha, or one of our other Member Solutions Specialists, as soon as possible. They may be able to offer ideas on how to modify your loans or payment schedule to reduce your monthly expenses. “Every situation is different so we provide one-on-one, personalized solutions for each member,” says

Remember that small problems can grow quickly, so call Tanisha Artis at 757.569.3712, or Kelly Haley or Teresa Cole at 757.569.3724 before you start falling behind. The sooner you contact our Member Solutions Specialists, the more options they’ll have available for you.

Tanisha. “We try to work out a plan where our members are comfortable making whatever payments they can while they are looking for a job. Then we can boost them back up to where they were

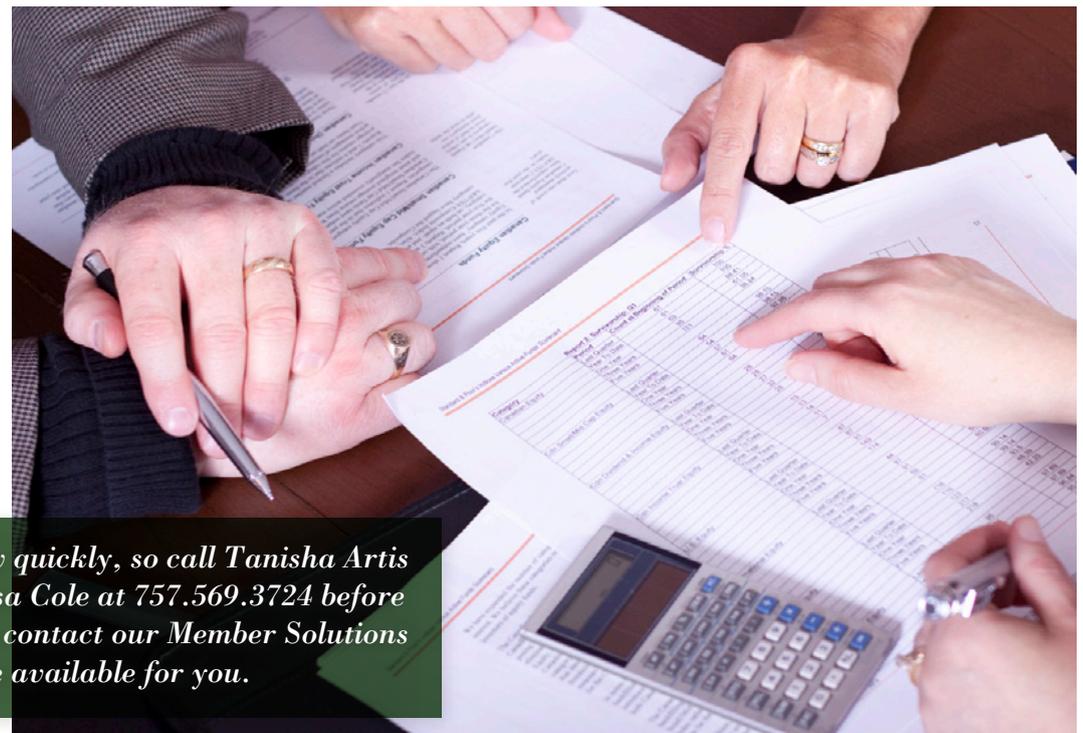
In addition, we have Financial Educators in our Second Avenue office in Franklin and our Godwin Boulevard office in Suffolk who can provide you with good advice on any other financial matters you might want to discuss. Call 757.569.6000 to make a free, personal and confidential appointment.

For members who have a mortgage through another lender, contact your Loss Mitigation Department immediately, explain your financial situation and discuss how they may be able to help.

One of the options you may discuss with your mortgage lender (including us), is called Special Forbearance—a repayment plan that can provide for a temporary reduction or

suspension of your payments. You may also be able to refinance your debt and/or extend the term of your mortgage to reduce your monthly loan payments to a more affordable level. And finally, your lender may be able to work with you to obtain a Partial Claim—a one-time payment from the Federal Housing Administration (FHA) fund to bring your mortgage current.

To qualify for a Partial Claim Loan, your loan must be at least four months delinquent, but not more than 12 months past due. You must also be able to make full mortgage payments as soon as the loan is issued. If you receive a



Partial Claim Loan, the U.S. Department of Housing and Urban Development (HUD) will pay your lender the money needed to make your mortgage current. You must then execute a Promissory Note and a lien will be placed on your property until the Promissory Note is paid in full. However, the Promissory Note is interest-free and is due when you pay off the first mortgage or sell the property.

If, after you’ve taken these initial steps, you find that you are still unable to make your mortgage payments, you have a couple of options that will keep your credit rating from being damaged. A Pre-foreclosure Sale allows you to sell your property for an amount less than necessary to pay off your mortgage. You may qualify if your mortgage is at least two months delinquent, you are able to sell your home within three to five months, and a new appraisal (obtained by the lender) shows the value of your home meets HUD guidelines.

Another option is known as a Short Sale, which is where you sell your home for less than the loan amount and the lender agrees to accept the proceeds as payment in full. This must be worked out in advance so DO NOT execute this option without prior acceptance of a Short Sale by your lender.

As a last resort, you may be able to voluntarily give back your property to your lender through what is called a Deed-in-lieu of Foreclosure. You won’t be able to keep your home, but this is far less damaging to your credit rating than Bankruptcy or Foreclosure.

One more important thing to keep in mind if you find yourself in this situation: there are a lot of scam artist “counseling agencies” that prey on the confusion and desperation of homeowners going through tough times. If something sounds too good to be true, it probably is. Always check with a lawyer or your mortgage lender before entering into any deal that involves your home.

It’s an understatement to say that times are tough, but if history teaches us anything it’s that the economy rises and falls periodically like a string of waves. As your financial advocate, Bronco will be here to provide you with sound advice and the best products and services to help you manage the low points and take advantage of the high ones. That’s what being a member is all about.

WHAT ABOUT TOMORROW

Finding career opportunities in an uncertain economy

The recent closing of the mill in Franklin, while the most significant, is only one example of how the economy is affecting Bronco members and their families throughout Southeastern Virginia.

As expenses continue to roll in while income is reduced or eliminated, many of us are looking for opportunities to rebalance the scale. The good news is, there are jobs out there—you just need to do some digging and be prepared when that prospect does present itself.

A few things to keep in mind as you begin your new job search:

Losing a job is tough, especially if you've held it for a long time. In fact, it can have the same kind of impact as experiencing the death of a loved one or close friend. With that said, assume that you will probably experience most, if not all, of the six stages of grief associated with a loss. These stages include:

- **Shock and denial**—What has happened is not real or it's a bad dream. You refuse to acknowledge that loss has occurred.
- **Anger and resentment**—You've been treated unfairly and that others deserve this more than you.
- **Bargaining**—You'll do anything to get your job back.
- **Self-doubt and guilt**—You question your abilities, doubt your competence and wonder if anyone will ever hire you again.
- **Depression**—Feelings of loneliness and isolation affect your sleeping, eating and hygiene, and you may see no reason to get out of bed or stick to normal routines.
- **Acceptance**—You acknowledge the loss, recognize that you need to take action and envision that something better is out there waiting for you.

Of course, no two people react to loss the same way, but it's important to give yourself time to work through these phases in order to move forward with your job search and your life.

Once you're ready, the Job Resource Center, located under the "Community" tab on **welcomehome.coop**, can help. There's great information on how to assess your skills, prepare for your job search, potentially increase your skill sets and look for jobs.

Remember, finding new employment or establishing a new career path should be approached just like a full-time job. Plan on spending six to eight hours per day getting your resume and cover letters together, practicing your interview skills, searching for opportunities and following up with potential employers.

Employment experts estimate that 75-80% of open jobs are filled through direct contact with employers or through leads provided by friends and acquaintances. In other words, people who respond to job postings and "want ads" fill only about 20% of available jobs. That means that three-fourths or more of all jobs are filled by "word-of-mouth" advertising—so it's not only what you know that can find you a job, but WHO you know.



If you've already found a new job, your new employer probably offers Direct Deposit. It's easy to enroll — just ask your Human Resources Department for the necessary paperwork. Then your paycheck will be automatically and efficiently deposited right into your Bronco account while you continue to enjoy all the many financial services we offer our members. Questions? Visit an office, chat with us online or call 1-800-667-BFCU.

In addition to putting the word out through your family, friends and social associations (like church or civic clubs), be sure to attend job fairs, contact local Chambers of Commerce, use social media (through free online sites such as LinkedIn, Twitter and Facebook—you'll find more information on these covered in the Job Resource Center on **welcomehome.coop**) and connect with job placement professionals as well as county, state and federal job offices (start with **VaEmploy.com** and **VaWorkConnect.com**).

The most important thing to keep in mind: with change comes opportunity. If you're well prepared, you use the resources that are available to you and you maintain a willingness to listen, take advice and try new things, you may be pleasantly surprised by what you'll discover.

Bronco Online Banking is now more secure

Your online security has always been a top priority for us. With that in mind, we will be upgrading our online banking system to include an enhanced login called SecurPC.

SecurPC will further protect your accounts from unauthorized access because it provides an additional authentication level beyond your user name and password.

NOTE: SecurPC recognizes you as the true owner of the account by both your password and the computer you use. If you login from another computer, you will again be prompted to select how you would like to receive a one-time pass code. Then you'll need to enter that code as an additional line of defense.

The first time you access Online Banking after SecurPC has been added, you will be prompted to select how you'd like to receive a one-time pass code. That's all there is to it. Once you set up your login security option, the rest of your online banking experience will remain exactly the same.

For questions or additional information about SecurPC, feel free to stop by any Bronco office, or call us at 757.569.6000.

WHAT'S NEW

A new way to save when you shop

Just when you thought it couldn't be a better time to be a credit union member, Bronco is pleased to offer our members Invest in America and Shop America to help you keep more of your hard-earned money where it belongs—in your savings or checking account.

So how does it work? Invest in America is a program that was initially established as a way for credit union members to save money on the purchase of a new vehicle and support the then-floundering American auto industry.

Today, Bronco members can still take advantage of huge discounts on the purchase of qualified General Motors vehicles by visiting lovemycreditunion.com. Roll your cursor over "SAVE" at the top of the page and click on "GM." You'll find details on:

- How the discounts work for credit union members
- You'll find details on:
 - How the discounts work for credit union members
 - Which vehicles are included
 - How to get your discount authorization code

To save money on the items that you purchase more often, the Shop America program offers discounts on services from Sprint Wireless, DirecTV, FTD and Allied Moving. In addition, you can get cash-back bonuses for online purchases from hundreds of merchants like Target, Best Buy, Home Depot, Sears and more.

Once again, visit lovemycreditunion.com and place your cursor over "SAVE," then select the service you're interested in. Or, you can scroll down and click on "SHOP AMERICA," then follow the easy instructions. You will need to register before you start using Shop America to earn your cash back bonuses.

Saving money is more important than ever and we want to make sure you get all of the discounts and cash-back money you deserve. Visit lovemycreditunion.com today to get started.

Santa's not the only one who delivers great gifts

We love the holidays, which is why Bronco is once again a proud sponsor of ABC Family Channel's 25 Days of Christmas. What does that mean for you as a Bronco member? In addition to being able to enjoy some great holiday-themed television during the month of December, you can also win some really excellent prizes. Just ask Bronco member Beverly Jackson of Franklin. She won a 32" flat panel HDTV through last year's promotion.

Don't miss out on your chance to put a monster prize under your tree this year! Simply stop by any Bronco office during the month of December and fill out an official sweepstakes form. In addition to terrific regional prizes, you'll also be eligible to win the national prize (which was \$25,000 last year—wouldn't that be a nice stocking stuffer?).



For additional details on this year's event, watch for our commercials on television and look for our entry displays in all Bronco offices starting around Thanksgiving.

A day to celebrate your credit union membership

"Local. Trusted. Serving You." is the theme for this year's International Credit Union Day, being celebrated around the world on Thursday, October 21. Please join the more than 186 million credit union members in 97 countries as we all recognize and celebrate the credit union difference together.



We invite you to stop by any Bronco office on **Thursday, October 21** to let us personally thank you for being a member. If you have friends or family who are interested in hearing more about how they can benefit from the credit union experience, have them drop by to see us, too.

Your Bronco virtual community is growing

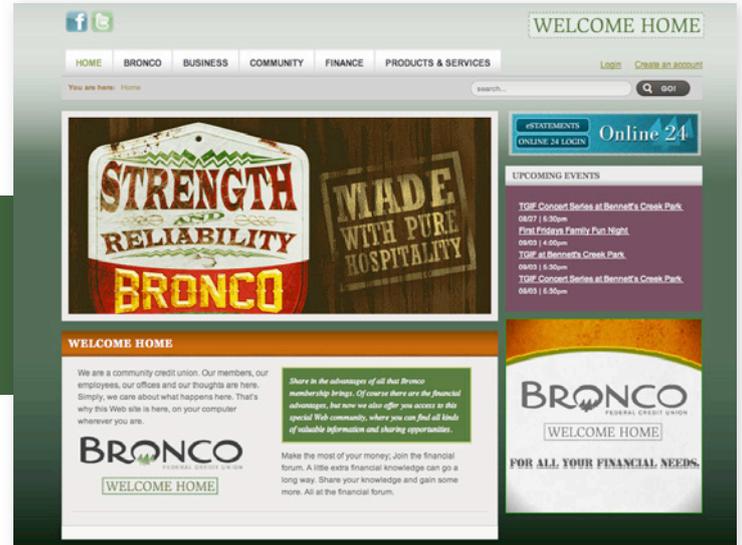
We've just completed a major renovation of welcomehome.coop to include a fresh look, as well as some incredible new product and service information. The result is an exciting community site that's now a one-stop shop for all things Bronco.

So take a look. You'll still be able to post holiday photos, check on upcoming events, brush up on your job skills and chat with your online neighbors, but now you'll also find a new Products & Services tab that's a powerful resource for everything Bronco has to offer our members—including some things you may not already know about.

In the **Convenience Services** section, you can learn about our Free Checking Account and additional services such as Online24, Call24, Bronco Mobile, Online Bill Pay, Live Chat and Shared Branching. You can also access your FREE Online24 and Online Bill Pay accounts directly from here. In the other sections, you learn about our **Loans, Home Loans, Savings Accounts** and **Business Services**.

The **Advocacy/Community Partner** section is all about why we're in the business of "People Helping People." You'll find answers to your financial questions via a number of different resources including FoolProof, Debt in Focus, Anytime Advisor, Financial Educators, Member Solutions Team and our online Live Chat feature. You'll also learn about our commitment to our younger members through Buzz Club, Reality Education and Scholarship Programs.

We're very excited about our newly designed community site and we hope you will be, as well. Visit welcomehome.coop today and let us know what you think.



The credit union bear that cares

Another great gift idea is a plush teddy bear sporting a "Credit Unions Care Foundation of Virginia" t-shirt. The bears come in white, brown and black and are available for just \$8 at any Bronco office. Proceeds benefit The Credit Unions Care Foundation of Virginia, whose mission is to build a better tomorrow by strengthening the world around us today through financial education, scholarships, disaster relief and credit union-supported charities.



Be sure to shop local this holiday season

Bronco is once again teaming up with the Franklin-Southampton Area Chamber of Commerce to offer Community Cards. These pre-paid VISA® cards make great holiday stocking stuffers or gifts for the hard-to-shop-for people on your gift-giving list, and they keep our local economy strong. Stop by any Bronco office for additional details.



Holiday Closings

All Bronco offices will be closed for the following holidays:

- Monday, September 6, 2010..... Labor Day
- Monday, October 11, 2010..... Columbus Day
- Thursday, November 11, 2010..... Veterans Day
- Thursday, November 25, 2010..... Thanksgiving Day
- Friday, December 24, 2010..... Christmas Day (observed)
- Friday, December 31, 2010..... New Years Day (observed)

NOTE: With Christmas falling on a Saturday, we will be closed on Friday, December 24. Please plan ahead for your financial needs if you need to visit a Bronco office prior to the holiday. Of course, ATM and Online24 will be available throughout the holiday weekend.

Falling Temps. Cool Savings.

HOWLO-SCREAM
at Busch Gardens

\$15* OFF
single-day admission

Offer valid through 10/31/10

CHRISTMAS TOWN
A Busch Gardens Celebration

\$5* OFF
single-evening admission

Offer valid through 12/31/10

Purchase discounted tickets through Online24.

*Member savings not available at park's front gate. Savings based on \$63.95 single-day admission to Busch Gardens during Howlo-O-Scream and \$21.95 single-evening admission to Christmas Town. Christmas Town is a separate ticketed event and is not included with pass membership or Here's to the Heroes. Park and event schedules are subject to change. Please verify park schedule prior to visiting. Prices and products are subject to change. Restrictions apply. ©2010 SeaWorld Parks & Entertainment, Inc. All Rights Reserved.

YOUR NEIGHBORS

Introducing Larry and Yvonne Rose—Courtland, VA



“We’ve been members for a long time,” says Yvonne. “Larry joined while he was employed with Union Camp and Bronco has been a blessing to us in many respects.”

For a couple of people who are supposed to be retired, Larry and Yvonne Rose spend an exceptional amount of time working. But to quote an old expression, “if you love what you do, you’ll never ‘work’ a day in your life.”

Yvonne has a “part-time” job as the Legislative Assistant to Delegate Roslyn Tyler, who serves as a Democrat in the Virginia House of Delegates for the 75th District (which covers all or part of the Counties of Brunswick, Greensville, Isle of Wight, Lunenburg, Southampton and Sussex, as well as the Cities of Emporia and Franklin). For Yvonne that means being in Richmond from January to March (during a long session) or through the end of February (during a short session). The rest of the year, she works three days a week in Delegate Tyler’s Emporia office.

“I take care of her office, keep up with appointments, receive lobbyists or visitors while we’re in Richmond, and attend a whole lot of dinners and breakfasts and things that put the pounds on you,” says Yvonne with a laugh. In the “off season” she mans phones to listen to constituent concerns, does a lot of research and tries to help people resolve their issues and problems. She also sets up meetings for local groups with Delegate Tyler and, occasionally, with other state officials.

What does Yvonne do when she’s not working? “Probably working,” she says with another

chuckle. But when she can squeak in some free time, she likes traveling, fishing and spending time with her grandchildren “creating memories.” She’s also a member of the New Light Church in Franklin and, not surprisingly, does work for them, too.

As he waits for his induction into the Hampton Roads African American Sports Hall of Fame

Larry, on the other hand, has dedicated much of his time to basketball officiating since retiring from the mill in 1994. He became an NCAA official in 1976, moved up to an NCAA Division I official in 1982, and estimates that he worked more than 2,300 collegiate games—including 22 consecutive “March Madness” tournaments—before retiring in 2008. In addition to all of his accolades as both an athlete and an official, Larry received the Naismith Award in 2002 as the College Official of the Year.

this November, Larry keeps busy as the supervisor of officials for the Mid-Eastern Athletic Conference (MEAC)—which is part of the National Collegiate Athletic Association’s Division I.

In his new role, Larry hires and trains referees, and assigns them to games—a refreshing change from living out of a suitcase and traveling across the country six days a week.

It’s still a busy lifestyle—for Larry and Yvonne—but they both seem to thrive on the challenges of their respective jobs. So who is taking care of business for Larry and Yvonne while they’re off enjoying their retirement? Bronco, of course.

“We’ve been members for a long time,” says Yvonne. “Larry joined while he was employed with Union Camp and Bronco has been a blessing to us in many respects. They’ve worked with us on a number of loans over the years and their rates have always been very competitive. I’ve never been disappointed. And I might be a little biased, but I think they’re a good bunch.”

We might be a little biased, but we think our members are a “good bunch,” too. And as Larry and Yvonne demonstrate, we have a number of fascinating folks with exciting plans for the present and the future. So when you need help you take care of your business, or just to follow your dreams, you can count on us to be there for you, as well.

The student loan application process takes a direct approach

Bronco has always been a firm believer in education, which is why we offer exciting scholarship opportunities each year for our student members. But for college-bound students who need additional funding on top of scholarships and grants, the federal government has enacted some changes that you need to be aware of before starting the student loan application process.

As a result of the recently enacted Health Care and Education Affordability Reconciliation Act of 2010, new federal student loans will no longer be offered through financial institutions like Bronco. Instead, students will receive those loans directly from the federal government (paid directly to the college or university) via the William D. Ford Direct Loan Program.

The idea is that the cost savings that will be realized from this new direct approach will be passed on in the form of more money available for students. Through this new program, several other changes were enacted to benefit students and their families. For loans issued after July 1, 2010 (keeping in mind that rates will be adjusted annually):

- Rates on subsidized Stafford Loans dropped to 4.5 percent from 5.6 percent. Of course, these rates will still be adjusted annually.
- Rates for Direct PLUS Loans dropped from 8.5 percent (charged on the old Federal Family Education Loan PLUS Loans) to 7.9 percent.
- Origination fees on Direct Stafford Loans drop to 1 percent from 1.5 percent.

Rates on unsubsidized Stafford loans currently remain at 6.8 percent. For additional information on the different types of loans that are available, visit www.studentaid.ed.gov.

The application process for federal student loans remains basically unchanged—it all begins with filling out the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The website will walk you through the entire application and aid process. While you're there, click on the FAFSA4caster link on the left side of the page. If you're starting the application process early, it will give you an estimate of your eligibility for federal student aid.

Before you begin your financial aid search, don't forget to also look for the "free money" opportunities as well. In addition to applying for our John Alan Glasgow Memorial Scholarship, as well as the Jack E. O'Connor Memorial Scholarship offered by the Tidewater Chapter of Credit Unions (of which we are a member), there are a number of good websites such as fastweb.com and scholarships.com that can help you search for additional scholarship opportunities.

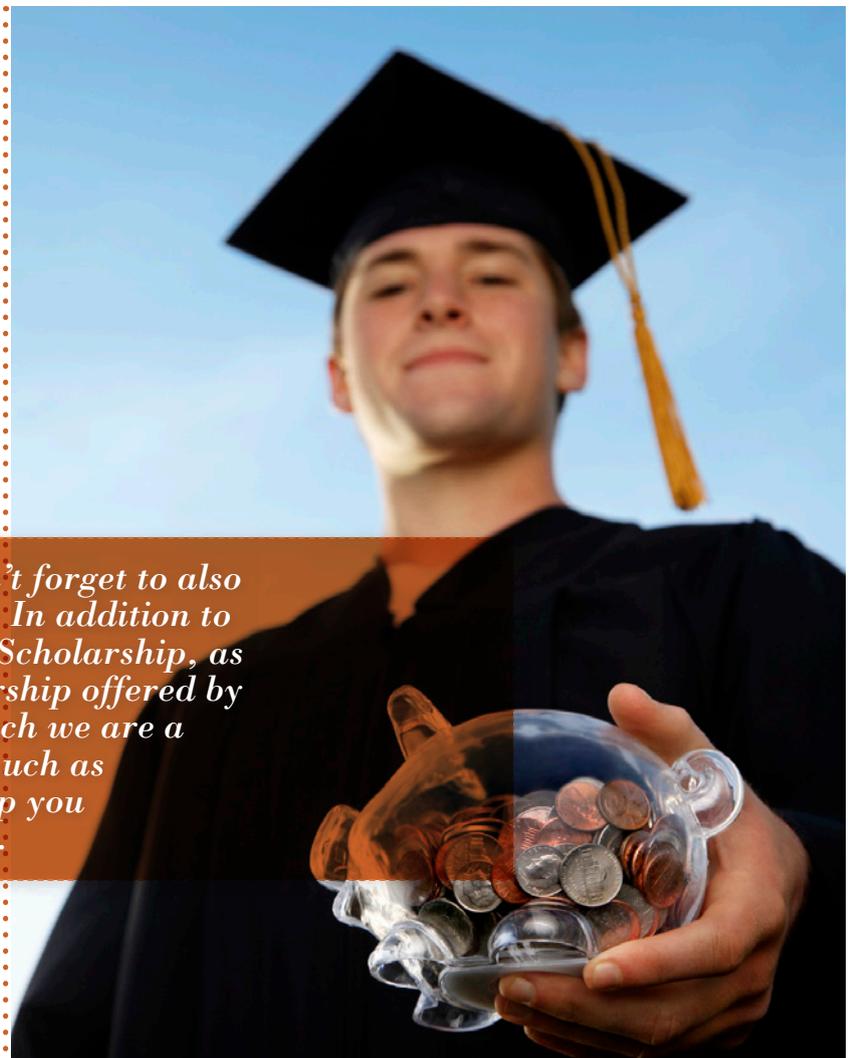
Once you've exhausted these options, if you still require additional funding to supplement any scholarship and/or grant awards, Bronco does offer an Education Line of Credit (ELOC).

An ELOC affords an undergraduate and graduate student with the ability to conveniently draw funds only as they are needed, instead of taking out a large, lump sum loan.

This can be particularly beneficial and cost-effective because you only pay monthly interest on the amount withdrawn. In addition, interest-only payments extend for six months after you graduate or withdraw from school, providing you with the opportunity to find employment before having to make full loan payments (principal plus interest).

For students who have existing loans made under the previous Federal Family Education Loan (FFEL) program through Bronco, if additional disbursements are already scheduled, we are allowed to continue to pay out the funds promised. However, in certain cases, cut-off dates will be established and these loans must be converted to Direct Loans.

We understand that the financial aid process can be extremely confusing, so if you have any questions about recent changes, Student Loans you currently have with us, or if you'd like more information about our Education Line of Credit (ELOC), stop by any of our convenient offices, give us a call at 757.569.6000 (toll-free at 1.800.667.BFCU) or email us at info@broncofcu.com.



REFRIGERATOR DOOR

2010 Fall Community Events

SEPTEMBER

COURTLAND

SATURDAY, SEPTEMBER 11

Heritage Day

Southampton Heritage Village/Agriculture & Forestry Museum, 9:30 a.m.-4:00 p.m.

FRANKLIN

MONDAY-SATURDAY, SEPTEMBER 1-30

Farmers' Market

210 S. Main Street

Open Monday through Saturday,
8:00 a.m. to 1:00 p.m.

SATURDAY, SEPTEMBER 11

Franklin Volunteer Firefighters BBQ

Station One, 4:00 p.m.-7:00 p.m.

FRIDAY, SEPTEMBER 17

Bronco Presents: CINTAS Shred Event

Bronco's Stewart Drive office

1:00 p.m.- 3:00 p.m.

TUESDAY, SEPTEMBER 28

Bronco Presents: Buying a Home

Get Your Questions Answered

Bronco's Stewart Drive office

5:30 p.m. to 7:30 p.m.

For additional information or to reserve your seat, call Janet at 757.569.3771.

ISLE OF WIGHT

THURSDAY-SUNDAY, SEPTEMBER 16-19

Isle of Wight County Fair

Heritage Park

SMITHFIELD

SATURDAY, SEPTEMBER 11

Olde Towne Curb Market

Downtown Smithfield

9:00 a.m.-12:00 p.m.

American Girl

"Felicity Merriman" Program

Boykin's Tavern, 2:00 p.m.-4:00 p.m.

FRIDAY, SEPTEMBER 17

Lions Classic Car Cruz-In

NAPA Auto & Truck Parts 6:00 p.m.

SUFFOLK

SATURDAY, SEPTEMBER 11

Taste of Suffolk

Main Street in Downtown Suffolk

10:00 a.m.-5:00 p.m.

Crab Pickin' With A Purpose

Hilton Garden Inn at Constant's Wharf

5:00 p.m.-9:00 p.m.

SATURDAY, SEPTEMBER 18

Movie Night

Constant's Wharf Park & Marina

6:00 p.m.-8:00 p.m.

SUNDAY, SEPTEMBER 19

2nd Annual Mutt Strut

Dog Walk & Festival

Sleepy Hole Park, 1:00 p.m.-5:00 p.m.

FRIDAY, SEPTEMBER 24

Bronco Presents: CINTAS Shred Event

Bronco's Godwin Boulevard office

10:00 a.m.- noon

Bring your secure files for destruction.

OCTOBER

FRANKLIN

MONDAY-SATURDAY, OCTOBER 1-31

Farmers' Market

210 S. Main Street

Open Monday through Saturday,
8:00 a.m. to 1:00 p.m.

FRIDAY-SATURDAY, OCTOBER 1-2

Fall Festival

Downtown Franklin

TUESDAY, OCTOBER 5

Bronco Presents:

Everything You Need to Know About Your Credit Report

Bronco's Stewart Drive office

Sponsored by Bronco FCU and Equifax
5:30 p.m.

MONDAY, OCTOBER 11

Bronco Presents:

Bronco's Annual Golf Tournament

Cypress Cove Country Club

1:00 p.m. Shotgun Start

Proceeds benefit Children's Hospital of The King's Daughters (CHKD). For additional information, contact joan.pavlina@broncofcu.com.

TUESDAY, OCTOBER 26

Bronco Presents: Buying a Home

Get Your Questions Answered

Bronco's Stewart Drive office

5:30 p.m. to 7:30 p.m.

Reserve your seat, call 757.569.3771

SMITHFIELD

FRIDAY, OCTOBER 1 & OCTOBER 15

Lions Classic Car Cruz-In

NAPA Auto & Truck Parts

6:00 p.m.-9:00 p.m.

FRIDAY, OCTOBER 1

First Fridays Family Fun Night

Olde World Tea Company

4:00 p.m.-7:00 p.m.

SATURDAY, OCTOBER 2

Smithfield Music's Aiken &

Friends Fest

Joyner Field, 12:00 p.m.-10:00 p.m.

Blessing of the Animals

Historic St. Luke's Church

2:00 p.m.- 4:00 p.m.

FRIDAY, OCTOBER 8

SmARTS! (Smithfield Monthly Arts Stroll)

Historic Downtown Smithfield

5:00 p.m.-8:00 p.m.

SUNDAY, OCTOBER 9

Town and Country Day

Historic Smithfield, 9:00 a.m.-7:00 p.m.

Nasquack Pagan River 500 Rubber Duck Derby

Historic Smithfield

Olde Towne Curb Market

Downtown Smithfield

9:00 a.m.-12:00 p.m.

TUESDAY, OCTOBER 12

Tell Me a Story: "Archaeology"

Isle of Wight County Museum

10:30 a.m.-11:00 a.m.

SATURDAY, OCTOBER 16

Walking Tour

Historic Ft. Huger, 10:00 a.m.

THURSDAY-SUNDAY, OCTOBER 28-31

Peter Pan

Smithfield Little Theater

SUNDAY, OCTOBER 31

Halloween in Downtown Smithfield

Historic Smithfield, 9:00 a.m.-7:00 p.m.

SUFFOLK

FRIDAY, OCTOBER 1

Art D'Vine

Suffolk Center for Cultural Arts, 6:00 p.m.

SATURDAY, OCTOBER 2

Fall in Love with Virginia Market

Shoppes on the Village Green at Governor's Pointe, 10:00 a.m.-4:00 p.m.

Peanut Festival Parade

Downtown Suffolk, 10:00 a.m.-11:00 a.m.

THURSDAY, OCTOBER 7

Ruritan Club Shrimp Feast

Suffolk Executive Airport

3:00 p.m.-7:00 p.m.

THURSDAY-SUNDAY, OCTOBER 7-10
33rd Annual Peanut Festival
Suffolk Executive Airport

SUNDAY, OCTOBER 10
**8th Annual Swamp Roar
Motorcycle Rally**
Suffolk Executive Airport
9:00 a.m.-3:00 p.m.

SATURDAY, OCTOBER 16
Tea with Mrs. Riddick
Riddick's Folly House Museum
11:00 a.m. & 2:00 p.m..

SATURDAY, OCTOBER 23
Movie Night
Constant's Wharf Park & Marina
6:00 p.m.- 8:00 p.m..

SATURDAY, OCTOBER 23
13th Annual Driver Days Car Show
Driver Village

SATURDAY-SUNDAY, OCTOBER 23-24
Driver Days Fall Festival
Town of Driver

SUNDAY, OCTOBER 24
Sherri Parker Memorial Poker Run
Driver Village

NOVEMBER

FRANKLIN

MONDAY-SATURDAY, NOVEMBER 1-30
Farmers' Market
210 S. Main Street
*Open Monday through Saturday,
8:00 a.m. to 1:00 p.m.*

SATURDAY, NOVEMBER 6
Chili Cookoff Competition
Barrett's Landing
*Call the Downtown Franklin Association
at 757.562.6900 for details.*

SATURDAY, NOVEMBER 20
Christmas Open House
Downtown Franklin
*Get your holiday shopping done and
support local businesses.*

TUESDAY, NOVEMBER 23
**Bronco Presents: Buying a Home
Get Your Questions Answered**
Bronco's Stewart Drive office
5:30 p.m. to 7:30 p.m.

SMITHFIELD

THURSDAY-SUNDAY, NOVEMBER 4-7
Peter Pan
Smithfield Little Theater

FRIDAY, NOVEMBER 5
First Fridays Family Fun Night
Olde World Tea Company
4:00 p.m.-7:00 p.m.

SATURDAY, NOVEMBER 6
Olde Towne Curb Market
Downtown Smithfield
9:00 a.m.-12:00 p.m.

TUESDAY, NOVEMBER 9
**Tell Me a Story: "Native Americans & the
Warraskoyak of Isle of Wight County"**
Isle of Wight County Museum
10:30 a.m.-11:00 a.m.

FRIDAY, NOVEMBER 12
SmARTS! (Smithfield Monthly Arts Stroll)
Historic Downtown Smithfield
5:00 p.m.-8:00 p.m.

SATURDAY, NOVEMBER 20
**Olde Towne Curb Market
"Thanksgiving Specialty" Market**
Downtown Smithfield
9:00 a.m.-12:00 p.m.

SUFFOLK

SATURDAY-SUNDAY, NOVEMBER 6-7
**Holiday Open House at
Governor's Pointe**
Shoppes on the Village Green

FRIDAY, NOVEMBER 19
Grand Illumination
Market Park, 6:00 p.m. - 8:30 p.m.

DECEMBER

FRANKLIN

MONDAY-SATURDAY, DECEMBER 1-31
Farmers' Market
210 S. Main Street
*Open Monday through Saturday,
8:00 a.m. to 1:00 p.m.*

FRIDAY, DECEMBER 3
**Parade of Elves and
Community Tree Lighting**
Main Street to Barrett's Landing
5:30 p.m.

THURSDAY, DECEMBER 23
Bronco Presents: A Visit from Santa
Bronco's Stewart Drive office
2:00 p.m. to 4:00 p.m.
*Bring the young ones and have their photo
taken with St. Nick.*

TUESDAY, DECEMBER 28
**Bronco Presents: Buying a Home
Get Your Questions Answered**
Bronco's Stewart Drive office
5:30 p.m. to 7:30 p.m.

SMITHFIELD

FRIDAY, DECEMBER 3
First Fridays Family Fun Night
Olde World Tea Company
4:00 p.m.-7:00 p.m.

WEDNESDAY-FRIDAY, DECEMBER 1-24
Holidays at the Tavern
Boykin's Tavern Museum

SATURDAY, DECEMBER 4
**Olde Towne Curb Market "Happy
Holidays" Specialty Market**
Historic Downtown Smithfield
9:00 a.m.-12:00 p.m.

FRIDAY, DECEMBER 10
SmARTS! (Smithfield Monthly Arts Stroll)
Historic Downtown Smithfield
5:00 p.m.-8:00 p.m.

SATURDAY, DECEMBER 11
Downtown Smithfield Christmas Parade
Historic Downtown Smithfield, 11:00 a.m.

THURSDAY-SUNDAY, DECEMBER 16-19
"A Christmas Carol"
Smithfield Little Theatre

SUFFOLK

SATURDAY, DECEMBER 4
Downtown Suffolk Holiday Parade
Downtown Suffolk, 10:00 a.m.-11:30 a.m.

SUNDAY, DECEMBER 5
Holland Village Tree Lighting
Holland Village Ball Park, 5:00 p.m.

SATURDAY-SUNDAY, DECEMBER 4-5
**Suffolk-Nansemond Historical Society
Candlelight Tour**
The Dawson House, 3:00 p.m.-7:00 p.m.

SATURDAY, DECEMBER 11
Holiday Film
Bennett's Creek Park, 6:00 p.m.-8:00 p.m.

SATURDAY-SUNDAY, DECEMBER 11-12
Santa's Calling

MONDAY-TUESDAY, DECEMBER 13-14
**Christmas at the Riddick's Folly
House Museum**
Riddick's Folly House Museum

FRIDAY, DECEMBER 17
Bronco Presents: A Visit from Santa
Bronco's Godwin Boulevard office
2:00 p.m. to 4:00 p.m.

LISTINGS

Contacts & Listings

Contact Us

By Phone

Local 757.569.6000
Toll-Free 800.667.BFCU or 800.667.2328
Fax 757.569.6010

Call24

757.569.6001

Online Services

www.broncofcu.com
www.welcomehome.coop

For Retail Deposit and Loan Products:
email info@broncofcu.com

For Small Business Services:
email bizserv@broncofcu.com

For Real Estate Services:
email re@broncofcu.com

Board of Directors

Charles A. Wrenn, *Chairman*
James C. Copeland, *Vice Chairman*
David E. Tillery, *Secretary*
Robert T. Petty, *Treasurer*
Anne W. Bryant
H.G. Eason
Mary L. Lilley
Frank M. Rabil
Steve Ramey
Ann C. Stephens
William W. Vick

Supervisory Committee

Howard N. Soucek, *Chairman*
E. Dayton Crowder
James H. O'Berry

Chief Executive Officer

Robert T. Petty

Office Locations

FRANKLIN, VA
135 Stewart Drive
Monday, Tuesday, Thursday, Friday
8:00 a.m. – 5:00 p.m.
Drive-thru open until 6:00 p.m. on Friday
Wednesday 9:30 a.m. – 5:00 p.m.
757.569.6000

206 East Second Avenue
Monday, Tuesday, Thursday, Friday
8:00 a.m. – 5:00 p.m.
Drive-thru open until 6:00 p.m. on Friday
Wednesday 9:30 a.m. – 5:00 p.m.
757.569.6000

EMPORIA, VA
Southern Virginia Regional Medical Center
727 North Main Street
Friday 8:00 a.m. – 4:00 p.m.
434.348.4690

SUFFOLK, VA
3075 Godwin Boulevard
Monday, Tuesday, Thursday, Friday
8:00 a.m. – 5:00 p.m.
Wednesday 9:30 a.m. – 5:00 p.m.
757.569.6000

ATM Locations

CARROLLTON, VA
- 13478 Carrollton Boulevard (Bloom)

CHESAPEAKE, VA
- 2409 Taylor Road (Food Lion)

COURTLAND, VA
- 28344 Southampton Parkway
(Food Lion)

EMPORIA, VA
- 727 North Main Street
(Southern Virginia Regional Medical
Center)
- 216 Market Drive (Food Lion)

FRANKLIN, VA
- 135 Stewart Drive
- 206 East Second Avenue
- 100 Fairview Drive
(Southampton Memorial Hospital)
- 807 Hunterdale Road (David's Market)
- 1328 Armory Drive (Food Lion)

MURFREESBORO, NC
- US 158/258 SR 1300 (Food Lion)

SUFFOLK, VA
- 3075 Godwin Boulevard
- 2815 Godwin Boulevard (Food Lion)
- 1524 Holland Road (Food Lion)
- 3215 Bridge Road (Food Lion)
- 6550 Town Point Road (Food Lion)
- 1010 Portsmouth Boulevard (Food Lion)

WINDSOR, VA
- 11435 Windsor Boulevard (Food Lion)

