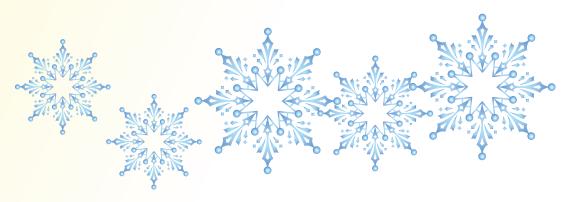


We announced several months ago that we are upgrading our data processing system to better serve our members and staff. We are excited that after almost two years of planning the conversion is just days away! It is our committment to you, our members, to be the best credit union we can possibly be. In order to take this commitment to the next level, we will be upgrading our data processing program.

Please note the following crucial information about the weekend of our upgrade:

- The upgrade will begin on Friday, January 28th, at 6:00pm.
- Beginning January 24th your debit card may be unavailable, please be prepared with a 2nd form of payment.
- All online services will not be available during this weekend.
- Audio Banking (Call 24) will not be available during this weekend.
- All offices will be closed on Monday, January 31st.
- Beginning at 8:30 am, Tuesday, February 1st, we expect all services and offices to be fully operational.



We appreciate your patience and understanding during this upgrade and the days following it. We are excited about the changes our upgrade will provide you and our team!

AUDIO BANKING CHANGES



This will change with our conversion to CU*Talk. This free service will continue to be a great way to do transactions on your account if you do not have computer access.

The telephone number for this service will change to a toll- free number: 1-866-756-3310.

You will find some options have changed due to our upgrade. If you do not currently have audio banking, but would appreciate the flexibility it offers, please give us a call!

Now Available- Mobile Banking

It is our pleasure to now be able to offer Mobile Banking! This service will be available after February 1st, so please feel free to call us for more information to access your account from your mobile device.

JOIN US FOR OUR ANNUAL MEETINE! MONDAY, MARCH 7TH, 6:00 PM, 125 JACKSON ST

Anyone interested in running for election to our Board of Directors should call the Credit Union at 756-2119 or 989-2850. Any member over the age of 18 who has been a member for at least 90 days is eligible for election to our volunteer board. Our Credit Union is run by members, just like you, whose purpose is to better the Credit Union. If you have any questions or are interested in running for a position, please call before January 31, 2011.

Important Information for Online Services

Home banking will now be called It's Me 247! Home banking will have an entirely different look with some new customizable features and some additional options.

You will need to logon and answer first time user questions. You will need to do this the first time using home banking after our upgrade.

Online bill payer will now be called Pay@Home. The log in will NOW be located on our home page. You will no longer be able to access the bill payer service from your home banking account. Please go to www.bacu.com and find the Pay@Home login beneath the home banking login. The first time using this service after our upgrade, you will need to enter your account/member number as the User ID and the PIN Number will be the last four digits of your social security number.



On the web at www.bacu.com

email: bacu@bacu.com





— ATM LOCATIONS —

Brillion Office • Sherwood Office • Kwik Trip - Brillion Railway Junction - Forest Junction Outpost Bar & Grill - Sherwood