

Birmingham Bloomfield Credit Union Serves the Entire Community

Established in 1931, and now 5400 members strong, Birmingham Bloomfield Credit Union began as the Birmingham Teachers Credit Union. Now, any individuals, families and businesses in the area can join and benefit from a wide range of services with a minimum of fees.

The Birmingham Bloomfield Credit Union offers the same services as a bank, including checking, savings, loans, ATMs and Visa credit card accounts. There are also automatic payment plans for utilities and the like, direct deposit and payroll deduction plans, legal services and an audio

response system that facilitates transactions via your touch tone phone.

Karen Patten, the Credit Union's marketing director, attributes their large client base to a friendly, neighborhood approach to doing business, and to members who have shopped around looking for a good financial institution. "We also promote from within the organization. One notable example is, Ann Beckman, vice president and assistant general manager, a 14-year employee, who is also the highest ranked woman in the organization," says Patten.

Birmingham-Bloomfield Credit Union roots in education are still a mainstay of the institution's business. Young students in grades six and seven, are introduced to a savings program called "Money Mimes." Special accounts are opened up for them for \$25 or more, with free gifts given as awards as their savings increase.

The Credit Union has also set up an incentive program for new accounts. Open a \$500 certificate of deposit, a business or individual is entered into a drawing for an Apple Computer that will take place December 15.

The Birmingham Bloomfield Credit Union's main office is 676 E. Lincoln, in Birmingham. Phone (810) 647-5958.



Karen Patten, Angie Karnetti, Debra Sholoski, Kathie Anderson, Patty Combs, Ann Beckman (seated).

Wrinkles, Acne, Varicose Veins Get the Beauty Treatment from Dr. Lynn Sikorski

Dermatologist Dr. Lynn Sikorski treats skin disorders such as acne, rashes, cancer and psoriasis, but the other half of her practice encompasses cosmetic procedures such as collagen injections, chemical peels, sclero (varicose vein) therapy, and the like. She graduated at the top of her class at Michigan State's College of

Osteopathic Medicine, has been practicing dermatology for three years, and opened her own office-based practice less than a year ago.

She finds that more women are coming in with cases of adult acne, which Dr. Sikorski attributes to a more stressful lifestyle and hormone therapies for infertility, birth control and post menopausal symptoms. Most dermatology patients are women who may be more comfortable consulting a female doctor. "I may have a greater sensitivity to their concerns about their appearance while undergoing treatment," she explains.

Dr. Sikorski's office is located at 1932 S. Telegraph, between Square Lake and Orchard Lake Roads. Her hours are Monday, 9 a.m. to 5 p.m.; Tuesday, 4:30 p.m. to 7 p.m.; Wednesday, 11 a.m. to 7 p.m.; and Thursday, 9 a.m. to 3 p.m. Selected health insurances are accepted. Call 810-338-6400 for an appointment.



Lynn M. Sikorski, D.O., P.C. Board Certified Dermatologist.



Now, if you live or work in the Birmingham-Bloomfield community, you've got a Credit Union! It's easy to become a member and have a chance to win an Apple Macintosh computer! Members who deposit \$500 or more (new money) into one of our high-yield certificates of deposit will be entered into a drawing for an Apple Macintosh computer! (One entry per member) Drawing will be held January 2, 1996. Certificates are available for deposits of \$500 or more and for terms ranging from six months to five years! The longer the term, the higher the rate you'll earn.

Make a deposit of \$100 or more to your BBCU savings, Christmas Club, or Certificate of Deposit account and we'll give you a fresh delicious apple!

Saving is easy-as-pie. Start building your savings account today. It's easy-as-pie to do. Simply arrange for automatic deposits through convenient payroll deduction. Ask any staff member for details.

Ask about our financial services

- Easy to obtain loans
- 24 Hour Teller Phone
- Payroll deduction of net check
- Regular savings
- IRA

- Certificates of Deposit
- Boat & RV loans
- 24 Hour ATM service
- Paymate (pay bills)
- Service Center locations

- Money Market Savings
- No Annual fee VISA
- Home equity loans
- Christmas Club
- And much more

*Payroll deduction does not qualify. Must be new money or increase in Payroll deduction by \$100 per pay period.

576 East Lincoln Avenue • Birmingham, MI 48009
(810) 647-5958



Lynn M. Sikorski, D.O., P.C. Board Certified Dermatologist

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