

MONEY Lines  
4<sup>th</sup> Quarter 2010  
"It's Your MONEY"

**MONEY** | **FEDERAL  
CREDIT  
UNION**

facebook

Follow us on Facebook!

Just search for the MONEY Federal Credit Union fan page,  
or follow the link directly to the fan page from our homepage at [www.moneyfcu.org](http://www.moneyfcu.org).

## A Holiday Loan You'll Love

Starting your shopping a little early this year?  
We're offering a holiday loan at a rate you will love.

Put a little extra cash in your pocket this season  
with loans starting at \$250 and payments  
as low as \$22!

Contact us today at 315.671.4000 or  
[info@moneyfcu.org](mailto:info@moneyfcu.org)!

Minimum is \$250, maximum is \$1500 with a maximum one-year term.  
No other discounts apply. Offer subject to end or change at any time.  
Subject to credit approval. Offer valid 10/1/10 - 12/31/10.



**5.50%**<sup>APR</sup>  
Apply online at  
[www.moneyfcu.org](http://www.moneyfcu.org)!

## Protect Your ID Week October 17-23

Identity theft continues to grow, with the number of victims in the U.S. reaching 11.1 million in 2009, a 12.5% increase over the previous year, according to Javelin Strategy and Research. Threats exist online and offline, and no one is completely safe, but there are steps you can take to protect yourself against identity theft and limit the damage. There is no reason to live in fear of identity theft, but there are ways to ensure you're doing the best you can to prevent it.



### SHRED FOR FREE

As part of this special week, Cintas Corporation is providing free document destruction at events nationwide with the goal of making the Guinness Book of World Records for the most paper shredded in a 24-hour period.

To find an event near you, [visit www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org), and click on the map of the United States that says "Find a PYIW Event Near You". You will also find tips, quizzes, resources and advice on how to fight ID theft, if you're a target, and what to do if you're a victim.

## Account Passwords

If you haven't already set up an account password for when you call the credit union, we will be asking you to create a password and a hint, should you forget the password.

Your account password can be anything you'd like - your dog's name, favorite band, the street you grew up on, etc.

We are putting this measure into place as extra security to protect your account from fraudulent activity.

Every time you call us, we will ask you to provide that account password so we know we're actually speaking with you, and not someone trying access or gain information about your account without permission.

## 1% Auto Refinance Discount



If your auto loan is financed with another institution, let us refinance it and we'll take 1% OFF your current rate!\* It only takes a few minutes to find out if we could save you money on your car payment!

\*Some restrictions apply. Contact us for details.

# Record Year!

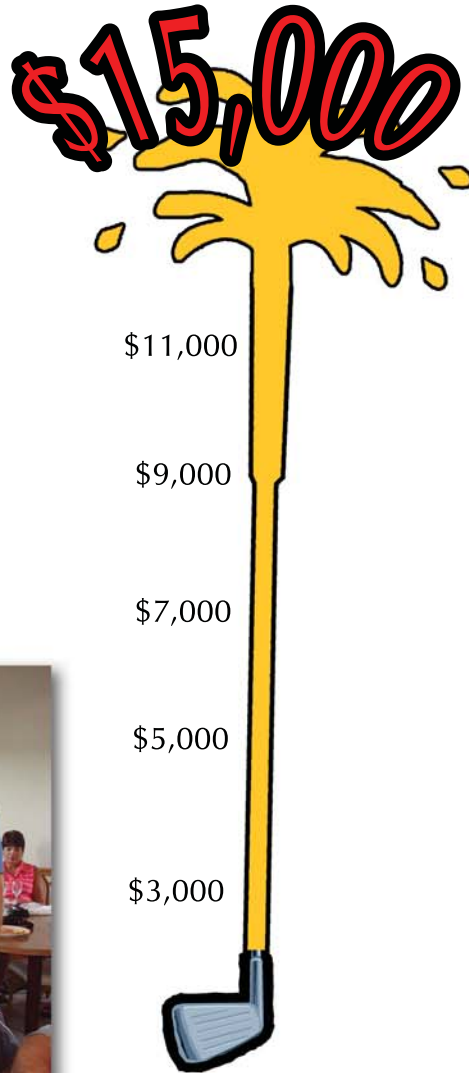
This year broke records for the amount we raised for Father Champlin's Guardian Angel Society at the annual golf tournament! Thank you to all who gave their support. You helped us shatter last year's record of \$11,600, bringing us to an astonishing \$15,000 - the highest in the six years MONEY FCU has been the presenting sponsor!

The Guardian Angel Society raises funds which provides underprivileged Cathedral School students with tuition assistance and supports graduates in continuing their education.

MONEY Federal Credit Union is proud to be an integral part of this event every year.



The 1<sup>st</sup> Place Mixed Team at the 6<sup>th</sup> annual Father Champlin's Guardian Angel Society golf tournament.



## 4,127 MONEY FCU "Branches" Worldwide

Did you know you can access your accounts at 4,127 branches? They're called *Shared Service Centers*, and all you need is your member number and photo ID to use one. These are other credit unions we have partnered with to provide you with a more convenient way to do business with MONEY FCU.



Whether you're on vacation, move out of town, or just can't get to our office, you can make deposits and withdrawals at any *Shared Service Center* location.

Find one near you at [www.cuservicecenter.com](http://www.cuservicecenter.com).

## Education Exchange Grant Program

We will have applications available in January for a nationwide program that provides \$50,000 in grants to deserving college-bound students. Applications will be on our website and in our office as soon as they're available, so check back with us in the coming months! This program is sponsored by the ACCEL/Exchange Network, a partner company of MONEY FCU.

## Holiday Gifts Made Easy



If you're looking for a gift anyone will love, we offer VISA gift cards at a fraction of the price you'll find at grocery or convenience stores. You can purchase them in any denomination from \$25 to \$500, and the fee is just \$2.

We will also have holiday gift envelopes if you're planning to give the gift of cash this season. We will have four designs to choose from to make your holidays merry!

## Safety Tip

**Guard your wallets, your identification and your mail.**

Most people fall victim to identity theft when their wallets, purses or mail are stolen. Be sure to only carry the personal information and credit cards you need when shopping. Keep most of your personal information in a safe place at home.

## Patio Party Pics!

We hope everyone who made it got to enjoy our games, snacks and music! It was another great year for our annual summer party!



Don't forget MONEY Federal Credit Union now offers:

### PRIVATE STUDENT LOANS

If you need to bridge the gap between federal funding and tuition costs, we have the solution! Find more information at <http://moneyfcu.org/student-loans.php>.

## The Grandparent Scam

Just when you may have thought scammers couldn't sink any lower, some have plunged to record depths. Recently, some scammers have bilked the elderly out of hundreds -- or thousands -- of dollars by posing as their "needy" grandchildren.

According to [Consumeraffairs.com](http://Consumeraffairs.com), the grandparents scam usually works like this:

You receive a phone call from someone who greets you with,

"Hi Grandma."  
"Hi."  
"Do you know who this is?"  
"Jeremy?"  
"Yeah!"

Without knowing it, you just made a mistake. Instead of saying, "No, I don't know who this is," you supplied the scammer with the name of a grandchild. He then proceeds to impersonate that grandchild.

Your "grandchild" claims he's gotten into some kind of trouble -- auto accident, overdue rent, minor brush with the law -- and needs money to fix the situation. "Can you please help? But don't tell mom. She'd kill me if she found out!"

This may seem like an obvious scam, but it's fooled plenty of people, mostly because the scammers are good at what they do. They choose their targets carefully, tug on the heartstrings, and keep other family members "out of the loop" until it's too late.

One scammer found his victims by scanning the phone book for old-fashioned sounding names. One of his victims, an 86-year-old grandmother, even had to use a walker in order to get to her bank and withdraw money for him.

Recommendation: There's one easy way to expose the fraud: **DO NOT** fill in any "blanks" for the scammer. For example:

"Do you know who this is?"  
"No, I don't. Who is this?"  
"It's your granddaughter."  
"Really? Which one?"

Most likely, the next sound you hear will be a click, followed by a dial tone. That's the easiest way not to fall for the grandparents scam.

## Home Enhancement Loan

**4.25%**<sup>APR</sup>  
Apply online at  
[www.moneyfcu.org](http://www.moneyfcu.org)



Maximum \$15,000 up to 5 years. Must be a homeowner. No other discounts apply.



## Skip-A-Pay Coming Soon

We will be offering our Skip-A-Pay program once again this year! You'll be given the option to skip your December loan payment\*, so watch your mail and our website for full details.

\*Some restrictions apply.

### HOLIDAY HOURS Our office will be CLOSED

Thursday, November 25	Thanksgiving
Friday, November 26	Day after Thanksgiving
Friday, December 24	Christmas
Friday, December 31	CLOSING AT NOON, New Years Eve

## Save, Invest and Donate with DIRECTV



Thanks to our partnership with the Invest in America Member Rewards program, you can now get DIRECTV at a great value – plus cash in your checking or savings account! When you subscribe, we'll make a donation to the Children's Miracle Network. When you subscribe to DIRECTV through Member Rewards, you'll receive:

- \$60 off\* of your subscription, on top of other DIRECTV promotions
- \$15 deposited into your credit union account
- \$10 donated from DIRECTV and Invest in America to the Children's Miracle Network

To learn more about DIRECTV and the Invest in America Member Rewards program, visit:

[http://www.lovemycreditunion.org/DIRECTV\\_531.html](http://www.lovemycreditunion.org/DIRECTV_531.html).

On top of the DIRECTV savings, being a MONEY FCU member gets you discounts on Sprint cellular service, FTD, and rewards for shopping at Target, GAP, and more! Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for more information.

\*\$60 off is a \$5/month savings for the first 12 months of your new DIRECTV subscription.

Please share this newsletter with other members of your household.

## Take a puzzle break!

Find the 10 differences in the picture below. The solution is on our blog under *Fun and Games* at <http://moneyfcu.wordpress.com>.

