

Identity Theft Scams

Stealing your identity is more profitable for a criminal than simply stealing cash from your wallet. So it's not surprising that identity theft continues to be the fastest growing crime in the country. Some recent scams include:

- ◆ **IRS Refund Scams** – Uses emails telling the recipient that there is money waiting for them at the IRS. Emails include a link to an official-looking IRS site, with an urgent-sounding request for Social Security Numbers and other information.
- ◆ **Medical ID Theft** – Involves using someone's personal and insurance information to obtain medical care. This can have dangerous consequences, since erroneous information can end up in your medical file.
- ◆ **Caller ID Spoofing** – Makes you think you are receiving a phone call from a trusted company or financial institution.

Protect yourself from identity theft! Visit www.annualcreditreport.com on a regular basis to order free copies of your credit reports. To read more about risk factors and identity theft prevention, visit www.ftc.gov/idtheft or www.onguardonline.com.



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www.firstareacu.com

HOURS:

Monday, Tuesday, Wednesday 9 am – 5 pm

Thursday 9 am – 6 pm

Friday 9 am – 5 pm, Drive Thru till 6 pm

Saturday (Drive Thru Only) 9 am – Noon



APRIL 2008

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APRIL 20 - 26, 2008

GOT GREEN?

Grow It at your Credit Union
NATIONAL CREDIT UNION YOUTH WEEK™ 2008

First Area Credit Union is proud to serve members of all ages. We believe it's never too early to start learning good financial habits, and we

have accounts and services that can help our younger members learn how to earn, save and spend their money wisely.

To help us celebrate *National Credit Union Youth Week*, any child who makes a deposit into their *SAFARI CLUB* account or opens a new account will be entered into a drawing for a *Kid's Funpack*. The drawing will be held on April 28th.

Make sure you bring your punch card with you. If you are not a member and are 0-12 years old, sign up today!

Have You Signed Up For eStatements Yet?

You'll love the convenience of our secure eStatements. Just think – you'll have less paper to deal with, you'll receive your information faster, and you will also help us conserve energy.

Call the credit union for your temporary password and log on to www.firstareacu.com.



It's The Perfect Time For A Home Equity Line of Credit

Now is a great time to tap into your home's equity for a remodeling project or for consolidating your bills.



Here's why:

- ◆ **Rates are very low.** You can take advantage of today's rates, which remain near historic lows.
- ◆ **Fixing up your home might make more sense than selling.** It's a buyer's market, so many homeowners are investing in home improvements rather than moving.
- ◆ **You can convert high-rate debt into a low-rate, tax deductible* loan.** Why waste money on high finance charges? We can help you simplify your finances and get your budget back on track.
- ◆ **You can enjoy ongoing borrowing power.** Use your line of credit for whatever you need, when you need it.

We will be happy to explain all the details and get the approval process started. Call or stop by for more information.

**Consult your tax advisor.*

Annual Meeting Results

Our Annual Meeting was held on February 8th, 2008 in the credit union lobby. The business meeting was held, along with snacks and prizes.

Congratulations to the following people who were re-elected by unanimous vote:

BOARD OF DIRECTORS

John Murphy
Thomas Schrems

SUPERVISORY COMMITTEE

Beverly Lumsden
Maryelle Whitlock

Holiday Closings

MEMORIAL DAY
Sat., May 24 • Mon., May 26

INDEPENDENCE DAY
Fri., July 4 • Sat., July 5

