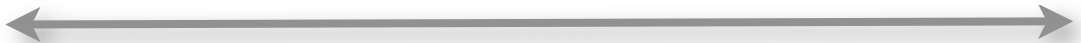


# Train Tracks

## Inside This Issue:

Multi-Authentication Online Banking Log-on    Christmas Loan Specials    PFI (say what?)  
 Holiday Skip-a-Payment    International Credit Union Day    Fraud Alert    And more.....



### Only 73 shopping days until Christmas. Shoppers start your spending.....

...within budget of course. To prepare for the season sign up for a **special Christmas loan**. With rates as low as 6% on a 12-month payback what's not to like. Rates are even lower for a 6-month payback. We also offer an 18-month payback period. And while you're at it, why not open a Christmas Club account. Give up that one fast food stop a week, stash that cash in your new **Christmas Club account** and get a head start on Christmas 2008.

### INTERNATIONAL CREDIT UNION DAY – IT'S ALWAYS A PARTY AT MSFFCU

Members make it happen and Thursday, October 17th will be a happening day at the Credit Union as we celebrate International Credit Union Day. Members are the reason we are a credit union and we'd like to thank you. So stop by and help us party down!

CU Swirl -- is not an ice cream flavor. It's the name of our Shared Branching service. Is it after hours or a weekend? Are you out of town? Or maybe you just don't feel like driving on I-17. Then visit [www.cuswirl.com](http://www.cuswirl.com) or call 1-888-CU SWIRL (888-287-9475) to find a shared branching location near you. Go to that location and transact your business just as if it's an MSFFCU branch location -- because, in fact, it is! Do you belong to more than one credit union that participates in shared branching? Call the CU Swirl Call Center Outlet number, 1-866-692-8669, and you can make transfers between member credit unions. Even at night and on weekends! This number is manned 24/7. How cool is that?

**REALLY BIG NEWS: STARTING NOVEMBER 1, DEPOSITS AT ATM'S WILL NO LONGER BE ACCEPTED. INSTEAD, VISIT A SHARED BRANCHING LOCATION.**

## ATTENTION!

F.Y.I. our NSF fees have increased to \$28.00.

NOW IN EFFECT: Due to increasing fraud, all international transactions will be blocked on debit cards. If you will be traveling abroad or need to complete a transaction with an international merchant, call us to temporarily release this restriction.

### *Holiday Closures*

- October 8th - Columbus Day
- November 12th - Veteran's Day
- November 22nd - Thanksgiving
- November 23 - Day after Thanksgiving
- December 24th - Christmas Eve Day
- December 25th - Christmas
- December 31st - New Year's Eve Day
- January 1st - New Year's Day

### Credit Union Services

- Share Savings
- Checking/Share Drafts
- Direct Deposit
- New and Used Auto Loans
- VISA Debit/Check Cards
- Email notification of debit/check card transactions
- Signature & Home Equity Loans
- Overdraft Protection
- Certificates of Deposit
- IRAs
- Life, Disability, & GAP Insurance
- Family & Lifetime Memberships
- Online Banking
- NCUA Insurance
- Vehicle Value Quotes
- Entertainment Discount Travel Coupons
- Kids & Teens Accounts
- email: [CU@MSFFCU.ORG](mailto:CU@MSFFCU.ORG)
- website: [WWW.MSFFCU.ORG](http://WWW.MSFFCU.ORG)
- Mint condition Collectable State Quarters
- Shared Branching
- E-Statements

Don't want those "pre-approved credit offers" cluttering the mailbox waiting to be stolen by thieves? "Opt out" for 2 years by calling 1-888-567-8688. This takes care of all three major credit bureaus at once.

## Go Ask Alice ~~~~

Got a burning question? Then ask Alice!

### **Today's question is: *Fraud -- What should I watch for and how can I protect myself?***

Wow! Big topic. We've seen an up-surge in fraud lately and it effects both you and the Credit Union's bottom line. Zillions of scams are out there and not only on the internet. Let's put it in a nutshell by listing some scams and solutions.

1) Incoming/outgoing mail stolen from your mailbox. Thieves look for social security numbers, bank statements, boxes of checks and other personal data. Solution: drop mail off at the post office. Preferably, take it inside especially if it is after hours. The big blue drop boxes also get broken into. And, sign up for e-Statements. By downloading your statements from online banking there won't be a paper copy in your mailbox to tempt a thief. Plus online statements are available sooner than a paper copy. Oh, you'll miss the newsletter?? That too can be read online. Just click on the newsletter link on our website.

2) The jury duty, IRS, Canadian lottery, PayPal PIN update and other phishing, pharming and vishing schemes. Solution: first, NEVER give personal information (social security numbers, PIN numbers, account numbers, etc) to ANYONE. No legitimate business will ever ask for this. The thieves are very good at this. Even if you ask a lot of questions they have a lot of plausible answers. Don't respond to the emails (or even open the email.) If it's a phone call, hang up and call back at a number YOU looked up (not one they gave you).

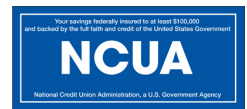
Whee, I haven't even scratched the surface and I'm out of space! Real quick: another protection is to sign up for email notification of debit card transactions. You'll receive an email every time your card number is used. You're thinking "I know where I've used my card." Well, fraudulent transactions can occur on cards that are safely in their owner's pocket. An email notification can warn you of a (fraudulent) transaction. By notifying us immediately losses (both yours and the credit union's) can be kept to a minimum. Also, visit [www.fakechecks.org](http://www.fakechecks.org) to learn about and test your knowledge of fraudulent scams.

**Online Banking Multi-authentication Log-on is here** and is part of a continuing effort to keep your information safe. Our site verifies it's really you and you can verify that it's really us (and not a phony look-a-like site pharming for your info). Call if you need help logging on!

## PFI (say what?)

If your bff makes you lol what the blazes is **PFI**? No, it's not text messaging lingo. It stands for **Primary Financial Institution**. It's what we want to be for you. Back in the day, when credit unions first started they were only allowed to offer savings accounts and make loans. So members who needed a checking account found it necessary to have another financial institution also. Well, times they've been a-changing and over the past 2 years MSFFCU has been changing by leaps and bounds. In our effort to become your **PFI** we

have added many new services such as online banking, shared branching, email notification of debit card transactions, and e-Statements. We've expanded the types and terms of loans that we offer. We also offer a broader range of CD's and IRA CD's. There are programs specifically designed for Kids and Teens to help become financially savvy or to save and buy their first car. Virtually all the services "major" banking institutions offer we offer as well and then some. And, we add superb customer service to it all. To remain a viable financial institution and stay competitive we need to become your **PFI**. So get your loans here but also try some of our other great services. And bring the whole, big extended family, too!



### **BOARD OF DIRECTORS**

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Dena Trangsrud	Secretary
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Fredie Gage	Director
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Kathy Shanahan	Chairman
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Geraldine McGuire	Member
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Geri Velasquez	President/CEO
Becky LaBelle	Operations Mgr
Valerie Hernandez	Loan Mgr
Melia Shumaker	Member Svc Rep

All staff and volunteers have pledged to honor all members' confidentiality.