

Member Link

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Give Young Adults The Edge



Just when is the right time for a teen or young adult to begin

taking control of their finances?

Perhaps there is no "right" age, but consider giving your teen some financial responsibility when they've reached appropriate milestones, like getting a first job (even a summer or part-time job) or when they undertake the college application process. These milestones indicate that your teen is gaining independence, and he or she will be better prepared to handle the financial side of independence if they begin learning money management now.

Campbell Employees FCU offers several options for young adults. A Joint Checking Account is a great way to start. Open a Joint Checking Account with your teen and teach them the basics: making deposits, ordering checks, writing checks, tracking balances, reconciling the account.

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WANTED: Friends For Life REWARD: \$1,000



As our members know, personalized service and valuable products and services are our hallmark; delivering these to our members is our highest priority. When a member joins our credit union, we look forward to an enduring relationship – friends for life.

That's why, in 2005, we are offering the Friends for Life program. This year when you encourage a friend, family member or co-worker to join Campbell Employees FCU, you will both be entered into a drawing to win \$1,000 cash. In addition, your friend, family member or co-worker will reap the benefits of credit union membership that you, our members, have already discovered.

Friends for Life runs through December, 2005, with the prize drawing in January, 2006. So, take advantage of the many opportunities to introduce your friends, family members

or co-workers to the credit union. They'll receive the gift of personalized service, valuable products and services, and a chance to win \$1,000. You'll receive a chance to win \$1,000, as our credit union family grows stronger. It's a win for everyone.



Entry form given to new member upon joining and will include entry for referring member. Entry form may be completed by credit union staff member opening the account. Both sides of entry form (new member/ referring member) must be submitted attached and simultaneously. New members need not have a referring member to participate. No purchase necessary. Drawing will be held in January, 2006.



www.campbellcu.org



Beware Of Phishing And Don't Get Caught

If you have Internet access, you may be under attack – a phishing attack, that is. This high-tech scam involves three components:

- *Spoofing is creating a replica of an existing website.*
- *Spamming is unsolicited or “junk” e-mail.*
- *Phishing is the act of using spoofing and spamming to lure unsuspecting victims, hoping to deceive you into disclosing your Social Security Number, Credit Card and Checking Account numbers, passwords, or other sensitive information.*

The Federal Trade Commission recommends the following tips to help you avoid getting hooked:

1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
2. Be cautious about opening attachments or downloading files from e-mail messages.
3. Never send personal information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with “https”– the “s” stands for secure. However, some phishers forge these security icons.
4. Review statements for accuracy as you receive them. If they are late, call the company to confirm billing address and balance.
5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software “patches.”
6. Report suspicious activity to the FTC at www.ftc.gov, and forward suspicious messages to spam@uce.gov.

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Your Tax \$\$\$ Direct To You

Have you heard about IRS Direct? It's a terrific service from the IRS and Campbell Employees FCU that ensures that your tax refund arrives quicker, safer and easier than ever.

Working with Campbell Employees FCU, the IRS will transmit your 2004 refund directly to your credit union account. It's **quicker** because the IRS claims you will receive your refund up to three weeks sooner than if you were to receive it by mail. It's **safer** because there's no check to get lost or stolen. It's **easier** because there's no need to deposit a check – the money will already be there!

Take advantage of this convenient service by including the Campbell Employees FCU information directly on your IRS 1040 form in the section labeled “Refund.” The Campbell Employees FCU routing number is **236077658**. For deposit to your Savings Account, include your six digit account number. For deposit to Checking, call Shirley Stewart at **1-800-257-5354 ext. 3283** or **856-486-3283** for the correct suffix numbers to include...and enjoy your refund.

Protect Your Financial Identity

Identity theft is one of the fastest growing crimes in the U.S. Armed with discarded credit card receipts, checks, or deposit slips, today's crooks are making unauthorized transactions from victims' accounts, and even opening new – fraudulent – accounts. It pays to be cautious when it comes to your financial identity. Here are a few steps you can take to protect yourself:

Limit The Paper Trail – Shred all pre-approved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information. Also, remove yourself from credit solicitations using the FTC's **1-888-5-OPTOUT** toll free line.

Review Your Account Activity – Check credit union statements and other financial statements regularly for discrepancies. Order a credit report once a year to make sure no one else is using your personal financial information. (See page 4 for information on how to obtain a credit report.)

Secure Social Security – Don't print your Social Security Number on your checks and don't carry your card in your wallet.

Monitor Your Mail – If you haven't received mail for a few days or your mail seems lighter, check with your post office to see if a change-of-address form has been filed for anyone in your household. Often thieves use this tactic to divert mail and obtain financial information.

Keep Your Personal Information Personal – Be hesitant about giving personal or financial information over the telephone (or Internet); make sure you know the caller and how the information will be used. A good rule: don't give your information to anyone if you did not initiate the contact.

It only takes a few seconds to become an identity theft victim. A few moments spent now to protect your identity, could save you months spent to recover your identity.

Top Tips For Home Buyers

1. Do Your Homework – Knowledge is power, and a tremendous amount of information is available on the Internet. Research your potential town or neighborhood, investigate current real estate prices and availability, and talk to local residents. One helpful site: www.realtor.com.

2. Location Matters – Choosing a good location is important. Is the house you are considering on the busiest street? Is there a shopping center out the back window? Consider only those houses in a location with desirable features. Remember, the location does not change.

3. Floor Plan vs. Curb Appeal – Houses with “curb appeal” sell more easily than those without. But, no matter how attractive the exterior, you need a liveable home. Consider how your family lives. What rooms are truly important to your lifestyle and how are they situated? The house only needs to fit one family – YOURS.

4. Have Your Potential Home Inspected – Use a qualified, respected professional home inspector. You don’t want surprises after you move in. The American Society of Home Inspectors offers a service to locate a professional inspector in your area; log on to www.ashi.org to use this service.

5. Be Patient – Buying a home is a big decision so give it the time and attention it deserves.

6. Buy vs. Rent – If you can afford a home, buy one. You’ll have the benefit of tax deductions, building home equity and potential appreciation in value.

7. Best Mortgage, Best Price – Check out our C.U. Move-In Mortgage program. In addition to competitive low rates, we offer our best-price guarantee, a closing date guarantee, and pre-purchase rate protection to ensure your rate while you look for your perfect home. Call 1-888-935-5772 or log on to www.campbellcu.org to learn about our low rates, member benefits and to get started.

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Help them understand the importance of actively managing this account. Be sure to sign up for PCU Home Banking, so you’ll both be able to track account activity frequently.

Another option for young adults is our Secured MasterCard®. This is a credit card that is secured by a deposit equal to the credit limit. For example, deposit \$500 dollars into a Savings Account, and then open a MasterCard with a \$500 credit limit. Give your teen the freedom to use the MasterCard and pay the charges he or she accumulates. This is the safest way for them to experience the freedom and responsibility of managing credit.

Give your young adult a firm foundation in money management now, and they’ll reap the returns for life.



**COMING SOON:
THE EDGE,**
a financial resource for young adults, with tailored services, limited fees and an online link from our website, www.campbellcu.org, that provides financial information relevant to young adults. Check it out!

BillPayer Delivers

Campbell Employees FCU members have been enjoying the convenience of BillPayer for a year, now, and in that year this service has received an enthusiastic response from our members. Here’s what some of our members have to say:

Lisa – “I absolutely love it. With two parents working full-time it is key to keeping us organized. It’s key.”

Miriam – “...I love to schedule my bill paying online, especially with this wonderful credit union...”

You too can enjoy paying your bills using BillPayer. Call us today to sign up for PCU Home Banking, or if you already have PCU Home Banking, log on and add BillPayer to your menu. Get convenience and flexibility with our online BillPayer. **It’s financial agility, 24/7.**

What You Need To Know...

At Campbell Employees FCU we are always working to improve our products and service for our members. As a result, we have made the following changes:

New Information On Your Checks – Members who order their checks from us will be seeing some new information on their next order. Above the signature line and just below the line for the dollar amount, the new checks will display our ACH routing number and the member’s Checking Account number for ACH transactions, in fine print. This information is provided to assist members when enrolling in any type of direct deposit or direct payment program. The line will read: ACH R/T 236077658 Acct XXXXXXXX.

Holiday/Vacation Savings Direct To You – Many members eagerly await their Holiday Club payment in October and Vacation Club payment in May. We’d like to make that wait a bit shorter. This May will be the last time we print and mail Vacation Club checks to our members. After that, during the third week in October, Holiday Club savings will be deposited directly into your regular Savings Account, or you can request that we deposit it directly into your Checking Account. Vacation Club savings will be directly deposited during the third week in May. Remember to let us know if you want your savings to be deposited into your Checking Account.

We hope you find these changes to be convenient. As always, let us know how we can be of service.

Bulletin Board

Holiday Closings

Martin Luther King, Jr. Day Monday, January 17, 2005

Presidents' Day Monday, February 21, 2005

Good Friday Friday, March 25, 2005

Congratulations

Congratulations to Anthony Wilcox, our 3rd Place winner in the O.R.C.C. Back-to-School BillPayer Sweepstakes. Anthony won \$100 by paying his bills using BillPayer.

Keep Yourself Financially Fit

It is always a good idea to keep yourself financially fit. Here are a few suggestions to help you:

Review Your Day-To-Day Cash Management Habits – Do you have convenient access to your accounts? Are your account fees reasonable? Do you pay your bills in a timely fashion? Are you paying too much for checking? Too much in late fees? Are you able to save? The answers to these questions will help you determine if changes need to be made.

Consider How You Use Credit – Using a credit card has become the ultimate modern-day financial convenience. Enjoy the purchases and adventures you can access with your credit cards, but make sure the credit cards are working for you, and not the other way around. Keep your accounts up-to-date, avoid late or missed payments or defaults. **Remember, the credit union or any other financial institution can report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.** So, keep it clean.

Check Your Credit Report Once A Year – Your credit report provides a wealth of information about your accounts and payment history. Review your credit report to be sure all of the accounts listed belong to you and the information about each account is reflected accurately. Close any unused accounts, and reconcile any discrepancies you find. Credit reports may be obtained from: Experian: 888-397-3742, Equifax: 800-685-1111, and Trans Union: 800-888-4213.

Save For Your Long-Term Goals – Whether it is a home, retirement, education or otherwise, we all have long-term goals. What are you doing to reach these goals? Investigate the programs available. For retirement, find out about employer-sponsored 401K or profit-sharing plans, IRA Accounts, etc. For education, choices include IRAs, state-sponsored plans (see savingforcollege.com), etc. For a new home, Payroll Deduction or other types of automatic savings plan work well.

Whatever your financial needs, Campbell Employees FCU is available for you. Call us at 1-800-257-5354, and let us help you stay financially fit.



Loan Rate Update

	Term	Rate
Preferred Member Rates		
New/Used Vehicles	Up to 84 months	As Low As 5.00% APR
Personal Loans	Up to 72 months	As Low As 8.90% APR
Everyday Low Rates		
New/Used Vehicles	Up to 84 months	As Low As 6.00% APR
Personal Loans	Up to 72 months	As Low As 9.90% APR
Home Equity Fixed Rate	Up to 60 months Up to 120 months Up to 180 months	4.75% APR* 5.50% APR* 6.125% APR*
Home Equity Variable Rate Loan		As Low As 5.00% APR
First Mortgages		(Call 1-888-935-5772 for current rates)

APR = Annual Percentage Rate.

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