



M.S.B.A. EMPLOYEES FEDERAL CREDIT UNION

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OFFICE HOURS:

Monday - Wednesday
9:00 AM - 2:30 PM
Thursday 9:00 AM - 5:00 PM
Friday - Closed

It's Time For The Annual Meeting!

M.S.B.A. Employees FCU's Annual Meeting will be held on Wednesday, January 27, 2010, at the Rockville Centre Depot at 7:00 PM.

This is your opportunity to learn about last year's achievements and provide suggestions for continued improvement.

Everyone is welcome to attend. We look forward to seeing you there!

Happy New Year!

All of us at M.S.B.A. Employees FCU wish you and your family a happy and prosperous New Year!

We look forward to meeting all of your financial needs in 2010 and in the years to come!

WHAT IS IDENTITY THEFT?

Identity theft is one of the fastest growing crimes in the United States. Millions of Americans are affected each year. If your identity is stolen, you could spend months or years and possibly thousands of dollars reclaiming your name and cleaning up the mess that the thief has left for you.

Identity theft occurs when someone assumes your identity by using your personal or financial information to open bank, credit card or other accounts in an attempt to commit fraud or theft. If you become a victim, act quickly.

- Contact the credit bureaus
- Contact your creditors and financial institutions
- Contact local authorities
- Contact government authorities
- Maintain good records and follow-up

You can protect yourself against identity theft in the following ways:

- Guard your Social Security number
- Protect your passwords and PINs
- Use technology wisely
- Manage your personal information at home
- Be cautious when you're out and about



Have questions about identity theft? As a member of M.S.B.A. Employees FCU, you can take advantage of the **Accel** program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Going Green Is Easy With E-Statements!

In today's world, many of us are electing to "go green." You can decide not to receive "paper" statements by signing up for E-Statements instead. You can view, save, search, and print your statements online! You will receive the same information that's normally on your paper statements as well as any additional information from the credit union.

Signing up for E-Statements is easy! All you have to do is contact the credit union to get started! Just fill out the form below and return it to us. It's that easy!

GO GREEN – SAVE A TREE!

PAPER STATEMENT OPT-OUT FORM

YES, I would like to discontinue receiving paper statements and sign up for E-Statements!

Member Number: _____

Member Name: _____

Member Signature: _____ Date: _____

Convenient Account Access

We recognize that it may not always be convenient for you to conduct your financial business with us in person. That's why we offer many services that allow you to access your accounts from the convenience of your home, the office or while traveling – most at no cost!



DIRECT DEPOSIT: With Direct Deposit, your net pay, retirement and government-issued checks can be electronically transferred and deposited into your credit union account(s). There is no charge for this service.

PAYROLL DEDUCTION: This free service is ideal when you want to set aside a portion of your pay into one or more of your credit union accounts. Payroll Deduction is a convenient, hassle-free way to make loan payments or establish a regular pattern of savings.

VOICE RESPONSE UNIT (AUDIO RESPONSE SYSTEM): Call our Voice Response Unit from any touch-tone phone in the world and you can make balance inquiries, transfer funds between accounts, check our current rates, and much more. This convenient service is available anytime day or night, and it's free!

ATM CARD: Your credit union ATM card can be used to make balance inquiries, transfers and cash withdrawals at literally thousands of ATMs throughout the country.

MASTERMONEY DEBIT CARD: You can use your M.S.B.A. Employees FCU MasterMoney Debit Card to pay for purchases anywhere MasterCard is accepted. The purchase amount will be deducted automatically from available funds in your credit union Checking Account. Your card also works as an ATM card, giving you 24-hour access to your credit union accounts.



Open A Holiday Club Account Today!

If you don't already have a Holiday Club Account, it's not too late to open one, and in fact, we encourage you to open one! It can help pay for gifts, trips, decorations, etc. The holiday season is an expensive time of year; it helps to

have an easy and simple way to save.

The next holiday season may seem like it's far in the future, but it'll be here before you know it. Deposits can be made into your Holiday Club Account via payroll deduction, direct deposit, transfers from other accounts, or over the counter. As you can see, your funds are transferred to your Savings Account in October, which gives you plenty of time to do all of your holiday shopping.

Start saving today so you don't have to worry about having enough funds next holiday season. Stop by and open your account today!

A Guide To Debt Management



Managing your debt doesn't have to be an impossible task; follow these simple tips to get a handle on your debt.

- Pay more on your credit cards than just the minimum.
- Start a savings account as an emergency fund with at least three months of expenses. Even \$10 a week can help.
- Pay off what you can with the money in your savings.
- Pay down your debt with any extra cash (bonuses, extra paychecks, winnings).
- Work overtime or get a second job.
- Eat at home when possible.
- After you pay the bills, give yourself a certain amount of cash for groceries, gas and fun, and only use that amount.
- Get basic cable and Internet service.
- Don't borrow from your retirement funds.
- Check your credit reports once a year for errors.
- Only buy things you absolutely need.
- Avoid using retail store credit cards for the discounts.
- Be patient and know that getting out of debt takes time.

We at MSBA Employees FCU understand that managing your debt and getting out of it are difficult, but we are here to help. Please don't hesitate to call or stop by.

MSBA Employees FCU takes pride and honor in serving you and your family while providing security for your future.