



1st Quarter 2007

The Connection

Your member newsletter . . . Just for you!

Credit Union INTERNSHIP PROGRAM

The St. Cloud City & County Employees Credit Union is starting an internship program. The Credit Union is looking for an intern who would be responsible for developing a variety of services and programs for the Credit Union. Our first intern would work with the Marketing Committee to promote financial services, plan member activities and events, contribute to website development and updates, contribute articles for the quarterly newsletter and communicate with new, existing and departing members. In the future we hope to continue to hire interns to work in other areas of the Credit Union.

Candidates should have good organizational skills and effective oral and written communication abilities. Interested students should be working toward a degree in marketing, communications, management or accounting. A working understanding of Word, Excel, PowerPoint and Print Shop software programs are a plus.

Interns will work 10 hours a week and are paid \$8.00 an hour. Anyone interested in a possible internship with the Credit Union can contact President, Mel Tody, at (320) 253-1343 or by e-mail at stcloudcu.org.

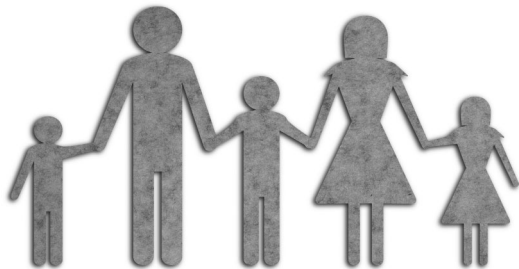
TOMORROW'S MILLIONAIRES



A creative, and fun, way of instilling fiscal responsibility in your children is to create a mock checking and savings account for them. Your role as a parent is to be the financial institution. Rather than pay your children their allowance in cash each week, hold it for them. This way, they can keep track of their money. Post a piece of paper somewhere in the house, perhaps the refrigerator, to act as a balance sheet and make your children responsible for keeping it accurate—just like balancing a check book.

In this way, they will learn the important skills of budgeting money so they can buy birthday and Christmas gifts for friends and family, as well as save for those expensive toys they're always wanting. This method will appeal to kids because it will make them feel more adult, but the hidden benefit is in teaching important responsibilities that too many young adults enter the real world lacking.

A Family Affair!



Don't let family members pay through the nose for financial services at another institution. Encourage them to join us, here at the Credit Union, so they can take advantage of our convenient and affordable financial products and services. Credit Union membership can save them money every day, and it lasts a lifetime!

Online Banking Update

The Credit Union's **Home Financial Services (HFS)** site will be receiving a security update. Beginning March 19th we will be adding a security layer between your account number and your password. This change will not interrupt your service. Contact the Credit Union with questions or concerns.

Annual Meeting

The Credit Union held its Annual Meeting on January 26, 2007 at the Eagles Club in St. Cloud. More than 300 Credit Union members attended this event. The meeting included a chicken and ham dinner, compliments of the Credit Union, as well as door prize drawings. The prizes included the following:

- Gift certificates
- Movie Tickets
- Credit Union merchandise

At the meeting several elected offices were also filled, including:

Board of Directors

Ken Erickson
Alice Lenzmeier
John Sanner

Credit Committee

Scott Marlin

Supervisory Committee

Ron Naber

FIRST THERE WAS PHISHING, THEN PHARMING NOW THERE IS VISHING!

The identity thieves are at it again, and they are getting more and more devious in their attempts to lure you into their nets. Once they have your personal information, they can wreak havoc on your financial life, costing you hundreds and even thousands of dollars.

First, there was phishing and pharming to obtain your personal and financial information via e-mail. Now, with the public getting wise to Internet scams, thieves are turning to a new ploy, vishing.

It usually works like this: The victim receives a phone call with a recorded message saying their credit card has been compromised and to call a certain phone number immediately. Once they call that number, another recorded voice asks them to enter their 16 digit credit card number. Easily obtainable software converts the phone keystrokes into a numeric display, and the credit card has been compromised.

The solution is easy. If you get a phone call with a recorded message, do not call the number given. Instead, call your financial institution that issued the credit card (usually printed on the back of the credit card) to ask if there is a problem with your account.

In addition, the Treasury Department has recently released a warning regarding a phishing threat expected the beginning of 2007. This new phishing attempt is in conjunction with the new regulations in effect regarding increased security on Internet banking. It's anticipated that fraudsters will take advantage of this and attempt to collect consumer information under the guise of complying with these new security measures. Remember never give out your Social Security Number, Credit Union account number, passwords or validation questions or answers. If you get a phone call or email request for such information, call the Credit Union first for verification.

The Credit Union wants you to play it safe with your personal and account information. Don't become a victim of identity theft.



*The Credit Union is closed
for the following holidays:*

Good Friday – April 6th – close at noon

Memorial Day – May 28th

Independence Day – July 4th

ST. CLOUD CITY & COUNTY EMPLOYEES CREDIT UNION

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