

The Balance Sheet

The Official Newsletter for Tremont Credit Union Members

Summer 2007

BOARD OF DIRECTORS

Donald MacFarlane
Chairman

Judy Coyle-Fraser
Vice Chairperson

Ann Wallis
Secretary/Treasurer

Leonard Broderick
Director

Paul Foley
Director

Hugh Mullen
Director

John LoConte
Director

Mary Ann Urban
Director

Edward Welch
Director

Please note that TCU will be closed:

Fourth of July
Wednesday, July 4, 2007

Labor Day
Monday, September 3, 2007



All deposits are federally insured to at least \$100,000 by the National Credit Union Administration, and amounts over the federal limit are insured by the Massachusetts Credit Union Share Insurance Corporation up to \$600,000 for an individual and \$1.2 million for joint or association accounts.

www.tremontcu.org

Email: info@tremontcu.org



PROTECTING YOUR MONEY AND YOUR PEACE OF MIND

At Tremont Credit Union, safeguarding your account is an important part of our business. We are proud to provide unparalleled card security as part of your credit union membership.

No matter how careful you are with your financial records, criminals still find ways to access your card information to make unauthorized purchases. To combat this threat, we use the leading fraud protection service to monitor your accounts and detect suspicious activity.

How it works

- The service has information about fraud that has occurred for other cardholders
- The service learns your normal spending patterns
- Based on a combination of this information, the service evaluates your transaction
 - If the transaction is considered risky, a fraud specialist will contact you to verify if you authorized the transaction
- If you confirm the transaction is legitimate, there is no impact
- If you confirm that you did not authorize the transaction, that card is immediately blocked to stop more fraud from occurring
- If the fraud specialist cannot reach you, a message will be left and your card may be temporarily blocked until you return the call

How you can help

- Protect your card and card information
- Regularly monitor your statements for any activity that is not yours
- If you are contacted by a fraud specialist, please return the call as soon as possible
 - If the fraud specialist calls you, you will not be asked for any personal information
 - If you call the fraud call center back, you will be asked to verify your identity
- Make certain that the phone numbers (home, business, and cell) that you have on file with the credit union are current so you can be easily contacted if any questionable activity is detected on your account.

If your card is lost or stolen or you notice suspicious activity, please call us immediately at 781-843-5626 or toll-free 800-370-1939 as soon as possible. After business hours, please call our automated telephone system at 781-356-4874 or toll-free 800-370-2255 (service code 68#). If you do not know your access code you may call Visa directly at 1-800-847-2911 to block your card.

SUMMER HOURS

Both the Dudley Square branch in Roxbury, and the Roslindale branch on Corinth Street, will continue to be open Saturday mornings, 9 a.m. to 12 noon, in the summer. The Bayside branch will not be open Saturdays.

If you have any questions about hours of operation, or need directions to a branch, please call us at 800-370-1939, or go to www.tremontcu.org

Now Available at Tremont Credit Union Wealth Management & Trust Services

Financial Protection for Your Family



Len Broderick, President, welcomes new trust officer Tim Madigan.

I am pleased to inform you that Tremont Credit Union has partnered with MEMBERS Trust Company, an independent trust organization, to offer our members trust and wealth management services and comprehensive estate planning.

MEMBERS Trust Company, an organization owned by and for credit unions, has a similar mission and service philosophy toward members as we do. They are committed to doing what is in the member's best interest and committed to seek continuous improvement both in the value of the financial products they provide and in the quality of service

to members. Since 1987, Members Trust Company has met the special needs of members by providing quality trust and investment management services. Tremont Credit Union and its management believe that the services provided by MEMBERS Trust Company can be an integral part of a comprehensive solution to its members' financial objectives and estate planning needs.

Many people think that trusts are just for the wealthy. However, the use of trusts is becoming more important to a greater number of individuals and their families as their life situations change. The experienced team of trust, estate planning and investment management professionals at MEMBERS Trust can provide the personal attention, knowledgeable service and affordable options to assist our members in developing plans that meet their objectives.

This new service is available to our members through Timothy G. Madigan, JD, CFP®, who is a Trust Officer with MEMBERS Trust Company. Tim is qualified to discuss your financial needs and estate planning objectives and advise you on the most comprehensive solutions to meet those objectives. Tim received his law degree from Boston College Law School and practiced law in Massachusetts for 17 years. He has been a trust and investment professional for 10 years and is a Certified Financial Planner. With his knowledge, experience and integrity and backed by the formidable resources of the national trust company, Tim and his staff can be counted on to provide valuable strategic advice and dependable service to all of our members.

If you are interested in developing a long-term plan for the financial protection for your family, please contact Tim Madigan at 781-994-3361 (toll free 866-434-1909) or via email at tim.madigan@memberstrust.com.

TRUST AND WEALTH MANAGEMENT SERVICES

- Investment Management
- Estate Planning
- Financial Planning
- Retirement Planning
- Tax Planning
- Cash Management
- Fiduciary Services
- Estate Settlement
- Special Needs Trusts

MEMBERS[®]
Trust Company | Trust & Investment Services
for Credit Union Members

35 Corporate Drive, Suite 300-Burlington, MA 01803

Non-deposit investment products available through MEMBERS Trust Company are not deposits of or guaranteed by the trust company, a credit union, or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC or any other governmental agency, and are subject to investment risks, including possible loss of the principal invested. MEMBERS Trust Company is a Federal Thrift Chartered by the Office of Thrift Supervision.