

# NOTES BEARING INTEREST

**Lockport Schools Federal Credit Union**  
360 South Transit Street; Lockport, NY 14094

**433-7740**  
Fall 2009

Credit Union Week 2009 > > October 13-16

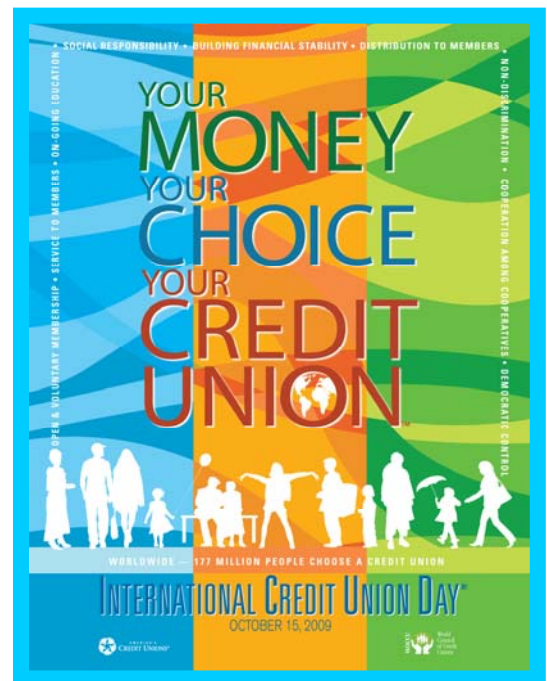
**"Your Money, Your Choice, Your Credit Union."**

Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of Lockport Schools Federal Credit Union.

Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, cost effective services.

This year we celebrate International Credit Union Day and Week in several ways.

- Stop by the office during the week of October 13<sup>th</sup> through 16<sup>th</sup> and enjoy our goodies.
- Enter to win our Money Tree Door Prize. The Money Tree includes CASH, LOTTERY TICKETS, and GIFT CARDS for groceries and gas. You can enter by stopping by the office, calling 716-433-7740 and tell us you wish to enter, or by e-mailing your request to [info@lockportschoolsfcu.org](mailto:info@lockportschoolsfcu.org). Only one entry per person please.
- Get a Free Credit Report! Jason Wimble, a representative of Trans Union Credit Bureau, will be available for one day only on Friday, October 16, 2009, (12 pm – 5 pm) to meet with members for a one on one discussion about their individual credit report. OR... Schedule an appointment with Reva or Michele up until October 23<sup>rd</sup>.  
As a reminder - These opportunities are by appointment only!



**Can You Spot a Scam? See the bottom of page 2.**

## BENEFITS OF ONLINE BANKING

- Reduce paperwork
- Check balances, view statements—24/7
- Monitor for unauthorized transactions—24/7
- Move money between accounts—24/7
- Download account information—24/7

## Save Your Identity With E-Statements

Reduce your chances of being a victim of mail fraud--receive your *LSFCU* statement electronically.

With e-statements you enjoy safety, timeliness, and convenience. For more information about e-statements, call *LSFCU* at 716-433-7740 or visit [www.lockportschoolsfcu.org](http://www.lockportschoolsfcu.org).



**433-7740**

24/7 access to your account

**433-7757 (fax)**

**Hours**

**10 AM to 5 PM**

(Monday through Friday)

**Office Closed**

Monday, October 12

Wednesday, November 11

Thursday, November 26

Friday, November 27

Thursday, December 24

Friday, December 25

Friday, January 1

**Holiday Hours**

**10 AM to 3 PM**

(December 28-31)



**Money Donated to Camp Hope**

LSFCU in partnership with the LEA donated \$310.00 to Niagara Hospice, Camp Hope.

Camp Hope is a free annual bereavement camp for children ages 7-13 that was established in August 2001 to address the special needs of grieving children.

**Thank you to all our members who help to make this a successful campaign each year!!**

**2010 Credit Union Association Scholarship Applications**

*Applications will be available at the Credit Union Office mid-November.*

If you are a graduating senior who will be attending a two or four-year college and are a member of LSFCU you can apply for a Credit Union Association of NY scholarship and one of two \$300 scholarships provided by LSFCU.

Call Michele for more information at 716-433-7740.



**Watch Out for Cybercams**

More victims are falling prey to cybercrooks' schemes than ever before. While anyone who uses the Internet is a potential target - it is important to "Be Aware!"

***As scams become more sophisticated, it's increasingly difficult to distinguish between legitimate and fraudulent offers. Commonly reported scams involve:***

- Phony text messages and e-mails that appear to be from financial institutions, the FBI, or other reputable businesses requesting account information.
- Crooks also make calls from Internet-based phone systems that replicate caller-IDs of real businesses, conning victims into supplying account information.

- Other scams involve fake e-mails offering loans, sweepstakes, foreign lottery winnings, a large inheritance, or phony "work-at-home" proposals.

***Take steps to ensure your privacy by using the following tips:***

- Don't respond to or forward phone or e-mail messages that are unsolicited or from unknown senders. Also, an e-mail containing spelling or grammatical errors, but claiming to be from a reputable source such as the FBI or your financial institution, is likely a fake.
- Install firewalls and update antivirus software.
- If you are sending private information, check your browser for an "s" in "https" and look for a closed padlock icon to indicate a Web site is secure.
- If you believe your computer has been hacked, reset passwords and user names for any sensitive Web sites you visit.



**DIVIDENDS**

*(Annual Percentage Yield)*

(quarter ending September 30, 2009)

Minimum Balance Share Accts.	
\$100 - \$1,999.99	0.60 %
\$2,000 - \$4,999.99	0.75 %
\$5,000 - \$19,999.99	0.90 %
\$20,000 and up	1.05 %
Share Draft Accounts	0.25 %
I.R.A. Share Accounts	2.02 %

Share Certificates and I.R.A. Certificates Call office for current rates

(Rates subject to change by your Board of Directors)

Lockport Schools FCU will never contact you by e-mail or text message asking to verify your account information. If you receive a questionable message, contact us immediately by calling 716-433-7740. We are here to help.

**Can You Spot a Scam?**

Test your marketplace savvy. Take the Grand Scam Challenge at a Federal Trade Commission Web site (<http://www.ftc.gov/grandscam>) to see if you can tell the



difference between fact and fiction. Then click on popular links about how to build a better credit report, get credit, prevent identity theft, spot miracle health claims, and handle telemarketing calls.