

HammerHead

CARPENTER'S FEDERAL CREDIT UNION

ISSUE No. 5 Spring 07

CURRENT HOURS

Mon	9am - 5pm
Tues	9am - 5pm
Wed	9am - 5pm
Thurs	9am - 5pm
Fri	9am - 5pm

HOLIDAY CLOSINGS

Memorial Day
Monday, May 28

COMING SOON...

NEW ATM/DEBIT CARDS:

Soon there will be a new look to your ATM/Debit Cards. Carpenters Federal Credit Union has two new designs to choose from. Please visit our web site for more information.

ATM COMING TO BEMIDJI:

An ATM has been ordered and will be installed at the Local 606 office. We are looking for a completion date of mid-summer. Bemidji union members will be able to access their vacation funds with this surcharge free ATM (with a qualifying account at Carpenters Federal Credit Union and a CFCU ATM card).

CARPENTERS FEDERAL CREDIT UNION

720 Olive St.
St. Paul, MN 55130

WWW.CARPENTERSFCU.ORG

phone: 651-646-8827
or toll free 1-888-815-8827
fax: 651-646-1834

BEWARE OF PHISHING SCAMS IDENTITY THEFT BY E-MAIL

"Phishing" attacks are on the rise, and Carpenters Federal Credit Union would like to offer information to help you watch for these scams. Phishing, in general is that act of trying to obtain personal information for fraud purposes via email. Often, the email will lead to a look-alike web site or log-in screen of a legitimate company or try to trick people into providing their personal information. At the web site, they will often ask for sensitive information like credit card, bank account, or Social Security numbers. The scammers then use the information to order goods and services or to obtain credit. Many times, thieves send emails pretending to be from businesses that potential victims actually deal with, making it even more difficult to tell whether or not the email is legitimate.

CARPENTERS FEDERAL CREDIT UNION DOES NOT ASK FOR PERSONAL INFORMATION VIA EMAIL. If you receive a suspect email, do not click the links or submit any personal information. Report the email to a member services representative and the representative may ask you to forward a copy of the email to us. In particular, watch for emails that warn you that your account will be shut down unless you update or validate billing information, or warn you about unauthorized access to your account. If you receive one of these, you may have received a "phishing" email. And, the scammers are constantly trying new ways to try and trick people into giving up your personal information.

Avoid getting caught in this scam with these tips:

- Contact any company that requests personal or financial information to verify authenticity.
- Refrain from e-mailing sensitive information such as account numbers.
- Review credit card and account statements as soon as you receive them for any fraudulent activity, or monitor accounts online regularly.
- Don't be fooled by authentic-looking graphics or Web addresses. Some thieves are very careful to make the scam look legitimate.
- Be aware that CFCU (and most other financial institutions) will never send email asking members to log in or provide personal information such as Social Security Numbers.

1ST QUARTER DIVIDENDS 2007

	A.P.R.	A.P.Y.
Share Savings	.35%	.35%
Vacation Fund	.35%	.35%
Money Market**	1.35%	1.36%
Christmas Club	.75%	.75%
Life Ins. Savings	0.00%	0.00%
Draft Checking*	.25%	.25%

*(Interest Type Only)

**\$2500.00 Minimum Balance Required

INTRODUCING OUR FEATURED CERTIFICATE

Carpenters Federal Credit Union has a featured certificate. It is a 7 month certificate and dividends are paid at maturity. The current rate as of newsletter publication is:

4.59% A.P.Y.

Please visit our website to check up on the current rate of our 7 month featured certificate and to check out all of our other rates.