

MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

WWW.AESFCU.COM

SEPTEMBER 2006

TransUnion	OK	OK	OK	30	OK	OK	OK
Experian	OK	OK	OK	30	OK	OK	OK
Equifax	OK	OK	OK	30	OK	OK	OK
	Jan	Feb	Mar	Apr	May	Jun	Jul

Protect Yourself from Fraud & Identity Theft

Members need to view their credit reports annually to check for inaccuracies, identity theft and fraud.. The Fair and Accurate Credit Transactions Act of 2003 (FACTA) allows members to request a free credit report, once every 12 months from all three credit bureau agencies; Trans Union, Experian, and Equifax. Members can request a free copy of their credit report in one of three ways:

1. **On the web:** www.annualcreditreport.com
2. **Toll Free:** 1-877-322-8228
3. **By mail:** **Annual Credit Report Request Service**
P.O. Box 105281
Atlanta, GA 30328-5281

The annualcreditreport.com is the only authorized source for consumers to access their credit reports online for free. Members are advised not to respond to email scams that ask you for your account number, credit card number, and personal identification numbers relating to obtaining a free credit report. E-mail messages that ask for this type of information are fraudulent, and should be reported immediately. Formal complaints concerning any suspected fraudulent e-mail should be filed with the Internet Fraud Complaint Center (IFCC) at <http://www.IC3.gov>.

For information on how to dispute any errors on your credit report, the Federal Trade Commission has published a brochure, Your Access to Free Credit reports. You can get a copy of this brochure at:

<http://ftc.gov/bcp/online/pubs/credit/freereports.htm>

Members can learn about Identity Theft and Fraud through our Liberty Fraud Education program. Check out the details below.



FREE Online Fraud Education Now Available!

Provided as a service to our members Morgantown AES Federal Credit Union and Liberty, our preferred share draft/check provider, is making available FREE Online

fraud education. The online fraud protection learning center is easy-to-read and interactive. Members can learn about Identity theft, check fraud, credit card fraud, and other scams. There is also tips and tricks that can help protect members from being a victim. To access the fraud protection learning center go to our website at www.aesfcu.com and select the Security Information or the What's New button. Then click on the Liberty Begin your fraud education now. Start your Fraud Education today and get the knowledge and tools to protect yourself against fraud.



STATEMENT VERIFICATION

The Supervisory Committee is currently conducting a verification of members accounts and request your assistance. Please compare the balances on your September 2006 statement with your personal records. If they do not agree, please report any differences to Supervisory Chairman, William Dulin at (304) 296-1172 or Supervisory Committee member, Robert Gross at (304) 599-4684. We will consider the balances to be correct unless we hear from you within 10 days of receiving your statement. Your assistance with this verification is much appreciated!!



SHAREDRAFT/CHECKING ACCOUNT CONVERSION UPDATE!

As reported in June 2006 Newsletter Morgantown AES Federal Credit Union is changing our share draft/check processor. This means that members will have to use share drafts/checks with a new ROUTING and TRANSIT NUMBER (R&T). Effective August 9, 2006 the new R&T number was converted in our Liberty check ordering system. Any member whose share drafts/checks are ordered after this date will have the new R&T number on them. Members can now order as many boxes of checks as they need. Members who have checks with the old R&T number will be receiving one box of checks at NO COST. If you currently purchase your checks through us, then your style of checks will be the same. Members who purchase their checks through someone else will receive the generic style with their name and address on them. Members who currently get their share drafts/checks back will not be able to do so after they receive their checks with the new R&T number. If those members ever need a copy of a share draft/check, we will be able to print one for them at any time. Members should receive their new checks sometime in October 2006. Give us a call or check our website for future updates.



OPEN A 2007 CHRISTMAS CLUB ACCOUNT TODAY!

Make next year brighter with a Christmas Club account from Morgantown AES FCU. Accumulate holiday cash by depositing any amount each pay period or as frequently as you like. Each year on the first business day of October, the amount you have accumulated plus dividends will be transferred to your share (savings) account. Accounts can be opened anytime during the year but the sooner you start the more you will save. If you already have a Christmas Club account, it will automatically renew for 2007. Christmas Club accounts for 2006 will be transferred into members' share (savings) accounts on October 2, 2006. Open a Christmas Club account today and SAVE, SAVE, SAVE.

Happy Holidays!

IMPORTANT CONTACT INFORMATION	*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE*		LOAN RATES																															
	SHARE RATES																																	
<p><u>MAIN OFFICE</u> 1212 Van Voorhis Road Morgantown, WV 26505 Phone: (304) 599-9600 Fax: (304) 599-1300 Toll Free: 1-888-599-9606 Audio Teller: (304) 599-4800 Email: drice@citynet.net Hours: Monday & Friday 8:00 a.m. - 5:00 p.m. Hours: Tuesday - Thursday 8:00 a.m. - 4:00 p.m.</p>	<p><u>SHARES</u></p> <table border="0"> <tr><td>\$100 - \$5,000</td><td>.75%</td><td>.752%</td></tr> <tr><td>\$5,000 - \$15,000</td><td>1.00%</td><td>1.004%</td></tr> <tr><td>\$15,000 - \$25,000</td><td>1.25%</td><td>1.256%</td></tr> <tr><td>\$25,000 - \$50,000</td><td>1.50%</td><td>1.508%</td></tr> <tr><td>\$50,000 - \$75,000</td><td>1.75%</td><td>1.762%</td></tr> <tr><td>\$75,000 - OVER</td><td>2.00%</td><td>2.015%</td></tr> </table>	\$100 - \$5,000	.75%	.752%	\$5,000 - \$15,000	1.00%	1.004%	\$15,000 - \$25,000	1.25%	1.256%	\$25,000 - \$50,000	1.50%	1.508%	\$50,000 - \$75,000	1.75%	1.762%	\$75,000 - OVER	2.00%	2.015%	<p><u>VISA CREDIT CARD</u> -no annual fee - no cash advance fee - -fixed rate of 9.75% APR applies to purchases and cash advances</p>														
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<p><u>NIOSH OFFICE</u> Phone: (304) 285-6224 Fax: (304) 285-6235 Hours: Monday - Friday 8:00 a.m. - 4:00 p.m. Closed for Lunch 12:30 p.m. - 1:00 p.m.</p>																																		
<p><u>REPORT LOST STOLEN CARDS</u> Visa Credit Card: 1-800-808-7230 Visa Check/Debit Card: 1-800-523-4175</p>																																		