

FOCUS

Tips & Tools to Protect Yourself from Identity Theft.

Identity theft continues to occur as thieves and scammers get more and more sophisticated. Identity thieves are looking to steal two very important pieces of information, your name and your social security number. There are a number of ways to protect yourself from identity theft. This includes safeguarding your credit and debit cards, your checking account and access to other types of personal information.

What to Do to Protect Your Plastic Cards:

- To protect your Visa® Credit Card, register for Verified by Visa. Verified by Visa is a unique service that uses personal passwords or identity information to help protect Visa card numbers against unauthorized use. Once activated, your Visa card number cannot be used for online purchases without your personal password. Verified by Visa is available for most Visa cards from participating financial institutions. Verified by Visa provides an extra level of protection for online shopping. Visa always protects its cardholders against unauthorized use, but Verified by Visa helps to prevent unauthorized use online before it can happen. To protect your card, visit www.visa.com and look for the Verified by Visa link.
- Use the following card security checklist:
 - Always sign on the signature panel
 - Choose a pin that is unique and secret
 - Memorize your PIN
- To protect your ATM/Debit Card, you should always memorize your PIN number. Do not write your PIN number down and do not keep it in your wallet. Check your monthly statements very carefully for any unusual or unauthorized charges.
- Always keep and then destroy when no longer needed, receipts that show your account numbers, credit card numbers, debit card numbers or any financial account number.
- Cancel all unused credit cards.



If your debit card is lost or stolen, contact us immediately at (507) 288-0330 or (800) 866-8199. If your Visa card is lost or stolen, call the Visa Global Customer Assistance Center toll-free at (800) 847-2911.

More Tips for Protecting your Identity:

- Don't carry your Social Security card, passport or birth certificate with you, unless necessary.
- Before discarding them, always destroy credit card solicitations, receipts, cancelled checks, and all financial documents that show your personal information.
- Do not give out your Social Security number, mother's maiden name or credit card account number over the phone unless you are sure the other person is legitimate.
- Order a credit report once a year and alert the company to any errors or suspicious entries,
- Ask credit reporting agencies to remove your name from lists that are sold to companies offering preapproved credit cards.

First Alliance ATM's Now Accepting Deposits!

The credit union is pleased to announce that our ATM's at the North and South location are now accepting deposits. 830510



Direct Deposit. On time, every time. Direct Deposit is the safest, easiest way to get your Social Security or SSI

payment.

Safer. You are protected against fraud and identity theft.

Easier. Your money is in your account on your payment day — on time, every time.

More control. Your check doesn't rule your schedule — your money is there when you need it.

Sign up today? — it's easy!

By phone: Call the toll-free Go Direct helpline: **(800) 333-1795.**

On-line: Go to www.godirect.org to sign up on line or for more information.

In person: Visit your social security office.

73rd Annual Meeting Election Results:

Board of Directors:

James Loehr3 Year Term
 Brent Walz3 Year Term
 Bobbi Olson2 Year Term

Supervisory Committee:

Renada Moehnke3 Year Term
 Peter Heldt3 Year Term

Find our Student Loan Lender Code and WIN!

We've hidden our lender code for student loans within this newsletter. The first person to find it will win a \$100.00 Visa Gift Card! Once you find the code, dial 507-281-7624, and leave a message with the lender code, your name and telephone number. Good luck!

COMING SOON!
Skip-A-Payment For July or August!

**Mortgage Rates May Be Rising This Year...
...but yes, a mortgage is still affordable.**

Homebuyers have enjoyed great low rates on mortgages for the past 18 months or so, and have jumped at the opportunity to buy or refinance.

Mortgage Rates

The word in real estate and financial circles is that mortgage rates will be going up this year. For a 30-year fixed-rate mortgage, the possible cap may be somewhere in the neighborhood of 6.8%, and one-year adjustable-rate mortgages may float around 4.7% according to one economy expert. Most mortgages are tied to the Prime Rate. But if the Federal Reserve raises the Funds rate, the Prime Rate will surely rise too, affecting interest rates on general loans across the board, including first mortgages and home equity loans.

First...

Let us **pre-qualify** you for a mortgage, meaning we will determine if your finances allow you to reasonably take on such a large debt. While this position is not binding, it is the start of a commitment on both our parts.

We can **pre-approve** you at no cost – meaning we will verify your credit, income, employment, and assets. We can also issue a pre-approval certificate to you. This process places you in a stronger position when it comes time to negotiate a home purchase.

Our mortgage program offers many options to suit most financial circumstances. The only way you're going to find out if you can afford a home is to start with the first step.

Our mortgage loan officers are ready to assist you in taking that step...in the right direction.
Contact us today at 507-281-7630!

Why Get Your Next Car Loan from Us

We've got good reasons.

Drivers seem to be holding onto their cars longer these days. The median age of cars on the road now is 8.3 years, as opposed to 5.9 years in 1979. That's a 41% on-road age increase in 25 years. Whether these cars are in good condition is another story.



It's easy to dream about buying a new car, or even a "new" used one. You probably think about it often. The decision to actually buy one is often scary and exciting at the same time. It's scary because you have to first think about which car to buy, and then you have to think about how to pay for it.

Getting a car loan from First Alliance Credit Union should be your easiest decision. In fact, it's the BEST decision. We can assist you in the entire financing process.

When you're ready to look for a new car, there are many reasons for coming to your credit union first.

- We can give you the **best rates** available on your loan.
- We can offer you **personal service** in analyzing your budget and helping you determine your total financing amount and what you can comfortably afford to pay each month.
- We can **pre-approve** you for a specific loan amount.
- We can offer you **payment protection**.
- We can set up **payroll deductions** for making payments, so you'll never have to worry about paying on time.

Remember, our primary mission at First Alliance Credit Union is service to members. Our reputation "rides" on it. We're "driven" to helping you get the things you need and live the lifestyle you want, comfortably and affordably.

Stop by today to discuss a car loan, and ask about our special rates. We'll help you make all the right choices from start to finish.

First Alliance Credit Union
without you, we're just a bank



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info@firstalliancecu.com

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www.firstalliancecu.com


We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act.

Your savings today insured to \$100,000
NCUA
National Credit Union Administration,
a U.S. Government Agency


AMERICA'S
CREDIT UNIONS

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