

We want to take this opportunity to let you know how much you are appreciated. We sincerely thank you for your business during the past year and wish you every happiness in the coming year.

Family Focus

TIDEWATER DOMINION EFCU



Errors in Your Credit Report: Now What?

Credit reports contain your personal financial information. Incorrect information can affect your ability to get a loan, rent housing, or get a job because businesses often make their decisions based on that data.

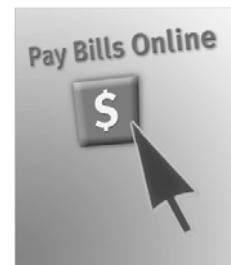
Keep your reports accurate:

- * You are allowed one free report every 12 months from each credit bureau: Experian, Equifax, and TransUnion. Visit annualcreditreport.com or call 1-877-322-8228.
 - * **Check the basics first.** Check variations in name, Social Security number, and address. Experian lists all variations reported to it to ensure the consumer has a full account of the identifying information reported and can act on it. Often, variations are simply the use of a nickname or a transposed address digit.
 - * **Verify data.** Some can get complicated. If a loan is sold, the lender listed may not be the original.
 - * **Look for errors.** Problems can be large or small. A study by the Policy and Economic Research Council, Durham, N.C., of more than 2,000 consumers found that only 0.93% of credit reports examined by consumers prompted a dispute that resulted in a credit score change of 25 points or more. It also found that only 0.50% of consumers had credit scores that moved to a higher "credit risk tier" upon dispute resolution.
- When counselors at credit counseling agencies review reports with clients, they often find that the unfavorable information is valid. But when it is in error, it's important to start the correction process right away.
- * **Dispute errors.** Contact the company that has provided the incorrect information and the credit reporting agency in writing and keep copies. Work with both the source of the information and the credit reporting company to resolve the issue quickly.

For help understanding your credit score, talk to the professionals at Tidewater Dominion EFCU. They will be happy to explain the details.

Organizational Tips

- Touch it once! Deal with it, file it, or shred it
- Color-code your files
- File regularly
- Reduce unwanted credit card solicitations
 - Optoutprescreen.com
 - Call 888-5opt-out (888-567-8688)
- Put bills to be paid first at top of stack
- Mail bills seven to nine days before due date, or pay electronically two to three days before due date
- Use direct deposit and payroll deduction
- Use online banking/bill-pay/ACH



Did you know TDEFUCU offers FREE online account access and bill pay service?

Tidewater Dominion EFCU

2700 Cromwell Drive
Norfolk, VA 23509
www.tdefcu.org
Office Hours
9:30 am-5:00 pm
Monday-Friday (Excluding Holidays)

Phone: 757-857-2699
Fax: 757-857-2711
Email: cuinfo@tdefcu.org

Save the Date
4/24/2012
73rd Annual Meeting

Since 1938

FIS Card Services
(VISA CREDIT)
Cardholder Automated
Response/Lost or Stolen
800-808-7230

MASTERCARD
CHECK CARD
Lost or Stolen Card Call
800-472-3272

Audio Teller (ARU)
**PIN # Required*
800-983-9571

Upcoming Holidays
Office Closed:
New Year's Day Observed
January 2, 2012
Martin Luther King Jr.
January 16, 2012
Good Friday
April 6, 2012

Office Hours
Monday - Friday
9:30 AM - 5:00 PM

CUMONEY General Purpose Reloadable Debit Card

The power to manage your money is in your hands with our CUMONEY prepaid debit card. You fund it with the specific dollar amount of your choice and re-load it with more money as you need it, at any time.

⇒ Manage Your Prepaid Debit Card From Your Computer.

Our internet management tool lets you track your spending with just a few clicks, so you always know how much you've spent, how much money is left on your card, and can better understand your spending habits. It's an easy way to stay within your budget.

When your card is running out of funds, just re-load it by going to our Internet management tool, and enjoy the convenience of using your card wherever Visa debit cards are accepted worldwide.

⇒ Put An End to Being Overdrawn or Paying Overdraft Fees.

You can only spend the amount on your prepaid debit card, so you never overdraw a checking account. This eliminates overdraft fees and embarrassing mistakes.

Our CUMONEY prepaid debit card is also very safe. It's not tied to your checking or savings account, so if it's lost or stolen, you won't have any risk. It comes with Zero Liability Protection for your security so it's much safer than carrying cash.

⇒ Before You Fund It, Apply For It.

To apply for your prepaid debit card, contact your Credit Union now. Discover added convenience and security while staying within your spending limits.

⇒ It's easy to control spending with our CUMONEY prepaid debit card

- Manage your account with 24/7 online account management. Easily move funds from your checking or savings account to your card using any computer.
- Can be reloaded anytime with amounts you choose from \$10 to \$5,000.
- A safe alternative to carrying cash.
- Comes with Zero liability and your card isn't connected to your checking or savings account.
- Can be used anywhere Visa Debit cards are accepted worldwide, including ATMs.
- Great for students! Easily track spending and reload funds as needed.

Audition Your Car Payment

Car shop at your credit union first

Your first stop when car shopping is not the dealership-it's the credit union.

Talk first to a credit union loan officer about how much car you can afford and what loan you qualify for, and you can walk into any dealership as a powerful cash buyer.

Not ready to buy? Save more money by trying out your car payment for a few months. You'll learn if you can live with the loan payment, and you'll save money toward the down payment, reducing how much you have to borrow.

COMMENTS

If you have any comments concerning the credit union, please write to:

Sarah Parker, Supervisory Committee

Tidewater Dominion EFCU

2700 Cromwell Drive

Norfolk, VA 23509

All communications must be in writing and will be answered promptly.



Visit www.cuscva.com to find a location near you

