



STATE FARM FEDERAL
CREDIT
UNION®

NEWS Winter 2009

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Featured rates*

Check out www.statefarmfcu.com for the most current share and loan rates

*All rates are subject to change

For assistance or further information

- Call or visit your nearest branch
- www.statefarmfcu.com
- Employee intranet – SFnet > Credit Union
- Agent intranet – ABS > Zone Sites > Credit Union
- Toll free – 1-888-521-5209
- Phone Teller – 1-877-599-SAVE (7283)

For comments and suggestions

Send us your thoughts. We'd love to know what's on your mind.

E-mail us a quick note at:

Home.CU-Comments.383a00@statefarm.com

SFFCU believes in your security

The security of our members is one of our highest priorities. We have an obligation to protect your confidential information and we take that responsibility seriously. Starting in January, we'll be enhancing our procedures for identifying and authenticating members.

Most of our changes won't come as a surprise because they are becoming the norm with all financial institutions. For your protection, whether you contact us by phone, in-person, mail or fax, we'll want to verify you are YOU before we give out information or complete a transaction. You may feel we should recognize you and, chances are, we will ... but we need to ensure your security with every transaction. We might ask you for your badge or picture ID, or ask you to provide account specific information to verify your identity. To facilitate the identification process, you may want to consider establishing a password on your accounts. That's an option we're happy to help you with. Please contact your credit union branch for assistance.

Tips to help you safeguard your identity

Keeping your personal identity information from falling into the wrong hands means you need to be very conscious of how you handle and dispose of your data.

- Immediately report lost or stolen credit and debit cards.
- Don't keep your social security card in your wallet. This vital piece of your identity, if in the wrong hands, can devastate your finances. Only provide your social security number on applications if it is absolutely necessary and if you are assured the application will be handled in a private, secured system.
- Never provide personal information to anyone who contacts you through solicitation. There is a practice called "Phishing" on the internet in which you may receive requests to provide your vital information. Many of these appear to be legitimate because they contain logos from well-known credit card companies and retailers that you might patronize. Call to verify. No reputable firm would request information in this manner.
- Check your bills and bank statements as soon as they arrive. This might be the first indication someone has violated your finances. Some firms will use your credit card information to renew certain purchases without your permission. Review your statements immediately and call about any questionable item.
- Opt out of pre-approved offers. Call 1-888-5OPT-OUT or visit OptOutPrescreen.com to remove your name from pre-approved credit lists.

The National Foundation for Credit Counseling (NFCC) has more great information on how to protect yourself and your family members from identity theft. We have a direct link to NFCC on our homepage at www.statefarmfcu.com. We encourage you to check it out.

A member's comment - Debt in focus

In our last newsletter, we introduced **Debt in Focus**, a debt management tool available on www.statefarmfcu.com. This tool is designed to help you take a closer look at your debt to income ratio and debt repayment schedules.

We are proud to offer this service on our website and are excited about the feedback we've received. Here's what one of our members had to say after using it...

Once I used the "Debit in Focus" link on the credit union site, my mind just started reeling with possibilities. It is a great tool and it really opened my eyes to come up with a plan to get out of debt and do it as soon as possible.

With the proceeds from refinancing my husband's truck, I could eliminate six bills and cut those payments almost in half. Making these changes allows us to live on one less paycheck until the construction work picks up. Thank goodness for the Credit Union, I would have never thought of this without it.

Pamela, New Orleans

SFFCU Annual Meeting

Mark your calendars for the annual meeting scheduled for Thursday, March 25, 2010, at 1:00 pm CT at State Farm® Corporate Headquarters. We have much to be proud of and a great future ahead to discuss. Please see the enclosed letter for details.

Budget Workbooks

2010 budget workbooks to update your SFFCU Financial Organizer are now available. Just stop in or call your branch to ask for one. Or, download a printable version at www.statefarmfcu.com. Plan your budget and keep track of your progress in the New Year.

Keep what's yours - don't let it go unclaimed

In January, letters will be sent to members who have an account

considered to be inactive. If you receive a letter sent on SFFCU's behalf by Kimberly Unclaimed Property Services, please follow the instructions to return your account to active status.

Phone Teller menu changes

Effective January 8, some of the menu options on our Phone Teller will be renumbered. You'll want to listen carefully for the changes when you call. The Phone Teller at 1-877-599-SAVE (7283) is a handy way to check rates, account balances, and request withdrawals.

Return to quarterly statements for loans

In August 2009, as a result of CARD Act legislation, we began sending monthly statements to all of our members with loans. In 2010, we will return to mailing statements on loan accounts at the end of each quarter instead of monthly.

Member Protection Program

Protect your family from inheriting your debt. Loans can help make wishes come true, but... Whether it's a new car, a boat, or your dream vacation, what happens to that loan balance if the unexpected happens to you? Will your family inherit the burden of making your payments?

Our Member Protection Program (MPP) is a voluntary program that cancels your loan balance, up to the agreement maximum, should you die before paying off your loan.

If you become disabled as the result of a qualifying illness or injury, MPP cancels your monthly loan payment up to the agreement maximum.

You can select from two plans for each of your State Farm Federal Credit Union loans:

Plan	Maximum Benefit Up to Age 70	Monthly Cost Per \$100 Borrowed
Member Protection Option 1	Up to \$100,000 upon loss of life of borrower	\$.150 Single \$.270 Joint
Single or Joint Protection	Up to 12 months or \$12,000 in monthly payments cancelled for disability of borrower. (or co-borrower, if joint)	
Member Protection Option 2	Up to \$100,000 upon loss of life of borrower	\$.058 Single \$.102 Joint
Single or Joint Protection	(or co-borrower, if joint)	

You can see that the cost to protect your SFFCU loans is very reasonable - a small price to pay for peace of mind.

This is a summary of our Member Protection Program. Enrollment in the program is voluntary and not required to obtain a loan. Member Protection is a debt cancellation product available through State Farm Federal Credit Union. Please contact a loan representative at your local branch or refer to the Member Agreement for additional information on benefit maximums, eligibility, and limitations.

A word from our Manager, Tom DeWitt:

As we reflect on the end of 2009, I think we all agree this has been a tough year financially for many Americans. Through it all, SFFCU has stood fiscally sound and has continued our commitment to you. We have helped our members weather these hard economic times with low loan rates and secure savings products.

We also added services this year to give you secure access to your account information on our new site www.statefarmfcu.com and introduced financial tools like **Debt in Focus** to help manage personal finances.

Everyone here at SFFCU looks forward to serving you in the New Year. We wish you a healthy and prosperous 2010!

