



## **Tips for Purchasing Cars!**

Are you planning to purchase a new or used vehicle this year? Before you make that purchase do your homework. An informed buyer saves money. Research interest rates, payment methods and loan terms by visiting the credit union and talking to Natalie. Understand the impact of choosing 0% financing versus manufactures rebates. It's worth taking the time to keep some of that hard earned money in your pockets.

Here are two car buying services available for free.

Call UBS at 410-792-9070 or visit the website at

[www.ubs4cars.com](http://www.ubs4cars.com) or contact MVCP at 1-800-345-0990.

**Find out how much the vehicle is worth by going to the following website: [www.kbb.com](http://www.kbb.com) (Kelley Blue Book).** This is a great site for both new and used vehicles. It also gives you an idea of how much your trade is worth.

If you are purchasing from a private owner it even more important that you know how much the vehicle is worth. Request a car fax report from the seller to protect yourself from buying a car with problems. Also request proof that the vehicle has been inspected. Since you will be responsible for visiting the MVA for tags and title, please be sure to have a notarized bill of sale, otherwise the MVA will not process your request.

## **Staff News!**

Welcome Kristin Spivey, our new Member Service Representative. Kristin previously worked for Wachovia Bank. She joined the credit union staff in November and has quickly picked up the credit union philosophy and software system. Keep up the good work!

Congratulations, Natalie Romano! Natalie was recently promoted to Loan officer. Natalie has been with the credit union just over a year. In addition to this new position, she is pursuing her Bachelors Degree in Business. For loan information, please contact Natalie at ext. 3964.

## **Avoiding Credit and Charge Card Fraud**

*A thief goes through trash to find discarded receipts or carbons, and then uses your account numbers illegally.*

*A dishonest clerk makes an extra imprint from your credit or charge card and uses it to make personal charges.*

*You respond to a mailing asking you to call a long distance number for a free trip or bargain-priced travel package. You're told you must join a travel club first and you're asked for your account number so you can be billed. The catch! Charges you didn't make are added to your bill, and you never get your trip.*

Credit and charge card fraud costs cardholders and issuers hundreds of millions of dollars each year. While theft is the most obvious form of fraud, it can occur in other ways. For example, someone may use your card number without your knowledge.

It's not always possible to prevent credit or charge card fraud from happening. But there are a few steps you can take to make it more difficult for a crook to capture your card or card numbers and minimize the possibility.

### **Guarding Against Fraud**

Here are some tips to help protect yourself from credit and charge card fraud.

#### **Do:**

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet, in a zippered compartment, a business card holder, or another small pouch.

- Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Keep an eye on your card during the transaction, and get it back as quickly as possible.
- Void incorrect receipts.
- Destroy carbons.
- Save receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly, just as you would your checking account.
- Report any questionable charges promptly and in writing to the card issuer.
- Notify card companies in advance of a change in address.

**Don't:**

- Lend your card(s) to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard or the outside of an envelope.
- Give out your account number over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check it out with your local consumer protection office or Better Business Bureau.

**Reporting Losses and Fraud**

If you lose your credit or charge cards or if you realize they've been lost or stolen, immediately call the issuer(s). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

If you suspect fraud, you may be asked to sign a statement under oath that you did not make the purchase(s) in question.

**For More Information**

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop,

and avoid them. To file a [complaint](#) or to get [free information on consumer issues](#), visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into [Consumer Sentinel](#), a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

**Article from the Federal Trade Commission for the consumer.**

**HOLIDAY CLOSINGS**

The Credit Union will observe the following holidays for 2007:

New Year's Day	January 1, 2007
Good Friday Day	April 6, 2007
Memorial Day	May 28, 2007
Independence Day	July 4, 2007

**CURRENT DIVIDEND RATES**

Rates effective as of December 31, 2006

<u>Amount</u>	<u>Rate</u>	<u>Yield</u>
\$25.01 - \$3000.00	1.65%	1.67%
\$3000.01 - \$25000.00	2.10%	2.12%
\$25000.01 - \$50000.00	2.35%	2.37%
\$50000.01 - Maximum	2.60%	2.62%

***VOICE RESPONSE NUMBER:  
410-427-2097***

**Credit Union Foundation Announces 2007  
Scholarship Program**

The Credit Union Foundation of Maryland and the District of Columbia (CUFMDDC) are please to announce the 2007 College Essay Scholarship Program. Continuing the tradition begun by the C.U.I.C Foundation, this year's program will award \$10,000 in college scholarships to Maryland and D.C. credit union members. Ten \$1,000 scholarships will be awarded.

This year's essay topic is, "What advice would you give to credit unions seeking low-cost ways to attract and serve young members (those under age 25)?"

Complete information and downloadable applications are available online at [www.cufmddc.org/essay.htm](http://www.cufmddc.org/essay.htm). The deadline for the applications is March 31, 2007.



### DISCOUNT SKI TICKETS

Can't wait to hit the slopes? Stop by the Credit Union first to get discounted tickets for the following resorts: Whitetail, Liberty, & Roundtop.

	<u>Gate</u>	<u>Ours</u>
Weekend/Holiday Lift	\$48-\$55	\$45
Weekend/Holiday Lift w/rental	\$83-\$94	\$80
Mid-Week Lift	\$41-\$45	\$33
Mid-Week/non-holiday Lift w/rental	\$76-\$86	\$68
Any Night Lift	\$32	\$26
Any Night Lift w/rental	\$64-\$68	\$60
<b>Learn to Ski/Snowboard</b>		
Weekend	\$73-\$81	\$63
Mid-Week	\$63-\$71	\$63
<b>Tubing Tickets</b>		
2- hour weekend	\$17	\$17
2-hour Mid Week	\$15	\$15

**Ski-Roundtop, Liberty and Whitetail resorts are offering a late season special for just \$26. This special rate applies to an 8- hour anytime lift ticket or Learn-To-Ski/Snowboard Package. Tickets are valid everyday after March 4, 2007.**

### Privacy Policy

**Your Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with your Credit Union. Members also have a responsibility to safeguard their financial information.**

To ensure that you can rely upon the quality of products and services we make available, your Credit Union stands behind the following privacy policy:

- Your Credit Union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services—no more.
- Your Credit Union will protect your personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- You will always have access to your information. As a member of the Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that your records are complete and accurate.
- We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Your Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge a member's account without their express consent, and we will not sell member information to telemarketing firms.

This Credit Union will offer you a choice in how your information is used. Any member may elect to keep their information from being shared with our business partners. We will inform members on how to exercise their choice, and we will take all reasonable steps to make sure their requests are followed. At least once a year, we will remind all

