

# 7 Rivers Spotlight

Published for the Members of Firefighters Credit Union

July 2011

## Go Direct, Don't Delay!

The U.S. Department of the Treasury will now pay all benefits electronically.

If you applied for benefits after May 1, 2011 you will automatically receive your benefits through direct deposit.

If you currently receive your benefits in check form, you have until March 1, 2013 to convert to direct deposit. Don't delay—convert to direct deposit today!

Direct deposit is safe, easy, and more reliable!

To sign up to receive your benefits through direct deposit contact one of the following:

- Your paying agency
- [www.godirect.org](http://www.godirect.org)
- Call 800-333-1795

You'll need the following information:

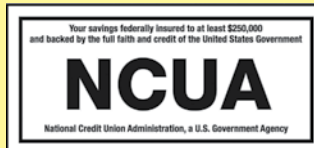
- Checking or Saving Account Number
- Routing Number
- Your 12 digit Federal Benefit Check Number
- Amount of Benefit Check



## NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft (checking) account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends and money market deposit accounts, even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit [www.ncua.gov](http://www.ncua.gov).



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## LOBBY HOURS

Monday - Friday

9 a.m. - 5 p.m.

## DRIVE-UP HOURS

Monday - Thursday

(La Crosse)  
7:30 a.m. - 5:30 p.m.

(Holmen)  
8:00 a.m. - 5:30 p.m.

Friday

(La Crosse)  
7:30 a.m. - 6:00 p.m.

(Holmen)  
8:00 a.m. - 6:00 p.m.

Saturday

9:00 a.m. - 12 noon

## Firefighter's Credit Union Night at the Lumberyard

A Tribute to Children's Miracle Network

Thursday, August 4<sup>th</sup>, 2011 at 7:05 P.M.

Tickets available at the  
La Crosse and Holmen offices for **only \$4!**

Join us for a fun night of Logger Baseball and  
support local children!

All proceeds to benefit the  
Children's Miracle Network!



## Upcoming Holiday Hours:

**Monday, July 4<sup>th</sup> -**  
*We will be closed  
for Independence Day*



**Monday, Sept. 5<sup>th</sup> -**  
*We will be closed  
for Labor Day*

## IMPORTANT NOTICE

Effective July 21, 2011, this portion of the Firefighters Credit Union Funds Availability Policy Disclosure is amended as follows:

**Longer Delays May Apply** - In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first **\$200.00** of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need

the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you of delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## A Tip from the Money Man



Bruce Zmolek

Live on 70% of your income and become wealthy. Too many of us are living on 100% or more of our income. All of us need to be putting away at least 15% of our income in some sort of retirement plan. The easiest way to do this is to fully fund your 401k plan at work if you are fortunate enough to have one. 10% of your income should be set aside for college for your children if you are planning on helping with school. (This needs to start the day the child is born NOT in the junior year of high school). The other 5% needs to be put towards your emergency fund until you accumulate 6 months of living expenses. Then use these funds to purchase automobiles, take vacations etc.

Start doing do this at a young enough age and you will enjoy the financial prosperity you deserve. If you think you can't do this.... YOU ARE WRONG. It's hard at first but gets easier every day.

**Look in the next newsletter for more tips from the Money Man!**



## Shared Branching

You can access your Firefighters Credit Union account at 4,141 locations nationwide. There are 31 Service Centers located in Wisconsin and 4 local Service Centers. For more information log onto [www.cuservicecenter.com](http://www.cuservicecenter.com).



## Mt. Olympus Tickets Are Here!

We are once again selling Mt. Olympus tickets. The cost is \$23.50, which is a savings of \$19.09 per person. This gains you admission to the entire park. The tickets are in the form of wristbands so you can walk right into the park when you get there, instead of waiting in line to exchange your tickets for wristbands.

## Credit Union Milestones

The following employees have a credit union milestone at Firefighters Credit Union:



Connie Garbers  
6 Years  
Director of Operations



Jeanine Jamesson  
6 Years  
Holmen Branch Manager



Lori Peterson  
4 Years  
La Crosse Branch Manager



Michelle Niemeier  
8 Years  
Consumer Loan Processor



Andrew Miller  
2 Years  
Member Service Representative



Brittany Jones  
3 Years  
Mortgage Loan Processor

Thank you for your dedicated service!

## Beware of Skimming! : ATM/Debit Card Safety

Skimming is a process that allows thieves to steal your PIN and debit card numbers when you withdraw cash from an ATM or use a service such as “Pay at the Pump.” Thieves often alter an outdoor ATM by removing the card reader and replacing it with a card reader that will download your information and transmit it to them electronically. Thieves also often have tiny concealed cameras that will capture you typing in your PIN.



### What you can do to protect yourself:

- ✓ Whenever possible use an indoor ATM. These are less likely to be tampered with.
- ✓ Cover your hand when you enter your PIN, so it cannot be recorded on camera.
- ✓ Check your account balances regularly. If you see anything suspicious, contact the credit union immediately.

### Other general ATM/Debit Card safety tips:

- ✓ Firefighter’s Credit Union will never call or text message you and ask you to tell us your card number. Beware of these phone calls/ text messages. They are scams.
- ✓ Do not give your card or PIN to anyone to use. If you do, you will be responsible for the purchases they make, even if they spend a larger amount than you authorized them to.
- ✓ Do not make your PIN an obvious number sequence, such as 1234. These are often the first numbers a debit card thief will try for the PIN.
- ✓ Enroll in Secure Code.
- ✓ Be extremely cautious shopping online. If possible, use merchants that participate in MasterCard Secure Code.
- ✓ If you need to purchase something online from a retailer that does not participate in Secure Code, use a prepaid debit card. Prepaid debit cards are safer because they do not contain all of your personal information and are not linked to your bank account. Prepaid debit cards are available at many retailers, such as Walmart.
- ✓ Do not write the PIN or a variation of the PIN on the back of your card.
- ✓ If you misplace your card, call the credit union immediately! If it is the weekend, call STAR at 1-800-523-4175.

## Debit Card Transactions Blocked

As of May 16, 2011, Firefighters Credit Union has become aware of recent fraudulent activity involving certain merchant categories. These merchant categories will be blocked from **keyed** transactions until further notice:

- ✓ Book Stores, Periodicals and Newspapers
- ✓ Schools and Educational Services

# This Quarter's Featured Products and Services

## • **FREE Bill Pay**

Bill Pay offers a variety of benefits to the members who utilize it. First, it saves you money. You don't have to pay postage and don't waste checks. Another great benefit to Bill Pay is that it keeps you organized. If you ever doubt whether you paid a bill, you can check your payment history on the Bill Pay website. The online payment history will provide you with when you paid your bill, who you paid it to, the expected delivery date of the payment, and other important details.

Through Bill Pay you can also schedule payments to be paid automatically each month or just for one payment. This especially convenient if you are going to be traveling and will need to pay bills while out of town. You can set it up before you leave and not have to worry about it while on vacation!

To sign up for Bill Pay see a Member Service Representative!



## • **Mastercard Secure Code**

Mastercard Secure Code is a simple and secure way to pay thousands of stores online. Once you set up your code, participating retailers will ask you for this code when you purchase online. This will help protect you against unauthorized use of your card at participating online retailers.

To sign up for Secure Code, visit [www.myfirecu.org](http://www.myfirecu.org) and click on the Mastercard Secure Code icon. Follow the steps to set up your code.

When you go to purchase an item from a participating retailer, a secure window will appear requesting your Secure Code. After you enter your Secure Code, the credit union will authenticate the transaction and confirm that you are the person making the purchase. Once your identity has been verified the transaction can be completed.



## • **Extreme Checking**

This quarter's featured account is the Extreme Checking!

The Extreme Checking is a tiered checking account that offers members the ability to earn 7.50% APY\* on balances up to \$500.00 and 1.00 to 1.06% on any balance over \$500.00.\*\*

Unlike other financials we have only one requirement to qualify for this excellent rate. You must have monthly activity on the Extreme Checking account per month. Monthly activity is defined as at least one debit withdrawal or at least one check clearing per month.

\*\* Annual percentage yield is calculated using a range of balances from 500.01 to \$100,000.00. A dividend rate of 0.99% will be paid only on the portion of your daily balance that is greater than \$500.01. The annual percentage yield (APY) for this tier will range from 1.00 % to 1.06 %, depending on the balance in the account. \* If your daily balance is \$500 or less, the dividend rate paid on the entire balance will be 7.25%, with an annual percentage yield (APY) of 7.50%. RATES ARE SUBJECT TO CHANGE AT ANY TIME.





## FIREFIGHTERS CREDIT UNION

Two convenient locations

La Crosse 525 Fifth Ave. S.	Holmen 510 Amy Drive
(608) 784-9480	
Audio Response 1-877-772-1118	
<a href="http://www.myfirecu.org">www.myfirecu.org</a>	




## Mortgage Tips for Summer



“Don't borrow more than 1.75% of your annual household income. For example, if your household income is \$100,000 you should not borrow more than \$175,000. Too many people are taking on way too much mortgage debt. Don't be one of them.”

~ **Matt Faron**



“Do not incur any new debt after you have started the loan application process. Any additional obligations could not only jeopardize your approval but your ability to repay your new mortgage.” ~ **Troy Arenz**

