

7 Rivers Spotlight

Published for the Members of Firefighters Credit Union

Summer 2010

It is a GREAT time to buy or refinance your auto, boat or RV!

Rates as low as
3.75% APR*
For up to 60 months!



Do you have a car loan somewhere else or looking to make a purchase?

Call us today to see if you qualify for this great deal!

Hurry this rate won't last long!

**Annual Percentage Rate, based on credit approval, rates are based on credit history, new money only, rates subject to change at any time.*



La Crosse Fitness Festival Corporate Champions ~ 2 Years in a Row!

The La Crosse Fitness Festival is a two-day celebration that gives the area residents and visitors from across the country an opportunity to enjoy active, aerobic outdoor events amidst the breathtaking natural beauty of the Mississippi River Valley. The wide range of activities – from a full marathon to a 5-Kilometer walk – offers challenges to both experienced and novice athletes of all ages and fitness levels.



Firefighters Credit Union was a Corporate Challenge Winner!

Congratulations to all who participated!

**Don't Forget !
Holmen Kornfest
August 20th - 22nd, 2010!**



We are proud sponsors of the Holmen Kornfest Car Show and Fun Run!

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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

Upcoming Holiday Hours:

**Monday, July 5th -
We will be closed for
Independence Day**

**Monday, Sept. 6th -
We will be closed for
Labor Day**

Children's Miracle Network Corner

Firefighters Credit Union goes ABOVE and BEYOND for children!

The Children's Miracle Network (CMN) is a service of the Gundersen Lutheran Medical Foundation and is very unique because Gundersen is one of three hospitals in Wisconsin which has the designation of being a "CMN Hospital". This means that 100% of funds raised for CMN are used to help LOCAL children and families. This assistance is provided regardless of the child's illness, injury or where the child is being treated.

There are 170 CMN Network hospitals worldwide and only a handful give aid directly to the families affected by a child's illness or injury. Gundersen Lutheran is one of these few.

CMN is adamant that all dollars raised with the help of your generosity are used judiciously to help local families.

Firefighters Credit Union is proud to be a huge supporter of CMN and helping families in need.



Firefighters Credit Union Night at the Lumberyard

"A Tribute to the Children's Miracle Network"

Wednesday, August 4th at 7:05 PM!

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

Game tickets are \$4 and on sale NOW at both offices!



Would you like a chance to win a package of 4 tickets to a Green Bay Packer home game?

How about an Elle Sterling Silver necklace from Rose Jewelers, Two Hour Bounce House Rental from the Big Event Company, Night Out Package - \$50 to The Waterfront and a King/Jacuzzi Night at the Courtyard Marriott, or numerous other fabulous prizes?

If so, you need a raffle ticket! Stop in today and get yours!

Cost is \$2/ticket or \$5/3 tickets, need not be present to win!

All proceeds will benefit the Children's Miracle Network!

25TH ANNIVERSARY Miracle Open Classic! 100 Hole Golf Marathon!

Save the Date:

Monday, September 20, 2010

The 7 Rivers Region Chapter of Credit Union's is very excited to introduce something new this year; a 100 Hole Golf Marathon. The event will be held **Monday, September 20, 2010** at Fox Hollow Golf Course in West Salem.

What is a Golf Marathon?

A unique fundraiser whereby; 36 golfers play 100 holes of golf in one day. Each obtain per-hole sponsorships from friends, family, and acquaintances.

How can we get 100 holes accomplished in a day?

There are just 2 golfers per-hole, each with their own cart. A shotgun start with special rules keeps a crisp pace. The slowest rate should be 9 holes per-hour.



Golf Format:

- First 18 holes Play own ball
- Second 18 holes..... Alternate shots
- Third 18 holes Play own ball
- Fourth 18 holes Alternate shots
- Fifth 18 holes..... Play own ball
- Last ten holes Alternate shots

We encourage you to share this new event with friends, family and co-workers to get them involved in this amazing event and charity, Children's Miracle Network!

If you are interested in golfing please contact Jill Drazkowski at (608) 784-9480 ext: 227 or jdrazkowski@myfirecu.org

Congratulations to our 2010 National Credit Union Youth Week Coloring Contest Winners!

It was a successful week and we look forward to future years.



Jordyn of La Crosse.



Edea of Holmen.



Payton of La Crosse.

Credit Union Milestones

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



Connie
5 Years
Director of Operations



Jeanine
5 Years
Holmen Branch Manager



Lori
3 Years
La Crosse Branch Manager



Jill
5 Years
Marketing Director



Michelle
7 Years
Consumer Loan Processor



Andrew
1 Year
Member Service Representative



Brittany
2 Years
Member Service Representative

Thank you for your dedicated service!

A Tip from the Money Man



Bruce Zmolek

Where's the down payment????? Too many of us owe much more on our vehicles than what they are worth. Saving up a sizable down payment and shortening the term of your loan can prevent this. The table on the right illustrates your balance vs. your vehicle's value after two years. One of the Money Man's Golden Rules of financing is "If you are financing a purchase and you can't turn around the very next day and sell what you purchased AND pay off the loan, you are financing too much." Buying pre-used cars on short terms can help you achieve this.



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

	Option 1	Option 2	Option 3
Cash Down	(\$5,000) 20%	(\$2,500) 10%	(\$0) 0%
Loan Terms	3YR@6%	5YR@6%	6YR@6%
AFTER 2 YRS			
Car Value After 2 yrs.	\$17,000	\$17,000	\$17,000
You Owe After 2 yrs.	\$7,069	\$14,297	\$17,641

Fun Fact!

On Susie Orman's 2010 To-Do list: **CHECK OUT A CREDIT UNION**

"Credit Unions are often a better deal than banks and tend to pay higher yields on deposits," say Emmy award-winning, personal finance expert Susie Orman in January's *O, The Oprah Magazine*.

Mortgage Tips for the Summer



Be Prepared – When meeting with your loan officer to discuss mortgage options for a purchase or refinance. It's a good idea to bring information including 30 days worth of pay stubs, 2 months worth of bank and investment statements, and 2 years worth of tax returns and W2's. Having this information handy will help speed up your approval process. ~ **Matt Faron**



Watch your debt load! An excessive debt load could affect your interest rate or could even result in your mortgage loan being denied altogether. ~ **Troy Arenz**

Congratulations to our 2010 Scholarship Winners!

GARY TRKULA from *Holmen High School* is set to attend college at Winona University, and majoring in Business Administration.

LUKAS ARENZ from *Central High School* is a positive young man who is excited about his future.

KRISTEN CARLYON from *Logan High School* plans to major in Biology and is pursuing a career in Dentistry/Orthodontics.

We wish them all the best of luck on their new journeys!

Shared Branching

You can access your Firefighters Credit Union account at 4,093 locations nationwide. There are 31 Service Centers located in Wisconsin and 4 local Service Centers. For more information log onto www.cuservicecenter.com.



Deter, Detect, Defend: Avoid ID Theft

FIGHTING BACK AGAINST IDENTITY THEFT COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions, companies or government agencies, and send email or pop-up messages to get you to reveal your personal information.
4. **Hacking.** They hack into your email or other online accounts to access your personal information, or into a company's database to access its records.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

DETER

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- **Shred financial documents** and paperwork with personal information before you discard them.
- **Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.



FIREFIGHTERS CREDIT UNION

Two convenient locations

La Crosse 525 Fifth Ave. S. (608) 784-9480	Holmen 510 Amy Drive (608) 784-9480
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Audio Response 1-877-772-1118

www.myfirecu.org



- **Don't give out personal information** on the phone, through the mail, or over the Internet unless you know who you are dealing with. Avoid disclosing personal financial information when using public wireless connections.
- **Never click on links sent in unsolicited emails;** instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. If you use Peer-to-Peer file sharing, check the settings to make sure you are not sharing your sensitive private files with other users. Visit OnGuardOnline.gov for more information.
- **Don't use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep your personal information in a secure place at home,** especially if you have roommates, employ outside help or are having work done in your house.

DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

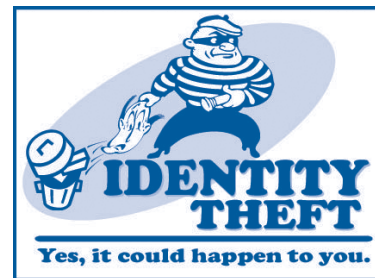
- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Charges on your financial statements that you don't recognize

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.

The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report every 12 months if you ask for it. Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free annual credit reports. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you see accounts or addresses you don't recognize or information that is inaccurate, contact the credit reporting company and the information provider. To find out how to correct errors on your credit report, visit ftc.gov/idtheft.



DEFEND

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

Experian: 1-888-EXPERIAN (397-3742)
TransUnion: 1-800-680-7289
Equifax: 1-800-525-6285

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Contract the security or fraud departments of each company** where an account was opened or charged without your okay.

Follow up in writing, with copies of supporting documents.

Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.

Ask for verification that the disputed account has been dealt with and the fraudulent debts discharged.

Keep copies of documents and records of your conversations about the theft.

- **File a police report.** File a report with law enforcement officials to help you correct your credit report and deal with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

To learn more about ID theft and how to deter, detect, and defend against it, visit ftc.gov/idtheft.

Courtesy of www.ftc.gov