

# 7 Rivers Spotlight

Published for the Members of Firefighters Credit Union

Fall 2010

## Thank you for helping us raise over \$6,200 for our local Children's Miracle Network!

Firefighters Credit Union Night at the Lumberyard: "A Tribute to the Children's Miracle Network" was filled with compassion and celebration for such a great cause. With your help, we raised over \$6,200!

Each year the Children's Miracle Network continues to advance its mission of providing support to families with Children with a variety of healthcare needs. Through various fundraising efforts, we have seen many lives changed for the better. With the help of

supporters such as you, we will continue to make a difference!



## Hat and Mitten Drive

Firefighters Credit Union along with the Seven Rivers Region Chapter of Credit Unions is sponsoring the hat and mitten drive. We are one of the many local credit unions that are participating. Please drop off your NEW hats, mittens, gloves, and scarves at either location by December 10th. All items collected will be donated to a local charity for families in need.



## A Tip from the Money Man



Bruce Zmolek

Don't let a high credit score give you a false sense of security. Too many people with high FICO scores are broke. **Net worth** is a much better measure of your financial position. To calculate your net worth simply add up the value of all of your assets (home, retirement accounts, automobiles, savings accounts...) and subtract all of your debts including credit cards. If this number is negative, you are not sitting well from a financial perspective. If you make it your goal to increase your net worth EVERY month you will eventually be wealthy. The best way to do this is spending less and saving more AND reducing debt. If you do these things to build wealth, your credit score will take care of itself.



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

In this issue...

Page 2-3

Privacy Policy

Page 4

Mortgage Tips

Money Smart Week

DID you KNOW?

Credit Union Milestones

International CU Day

Shared Branching

## 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

## Holiday Schedule:

**Thursday, November 25th** –

Both offices will be closed for Thanksgiving

**Friday, November 26th** – Our lobbies will be closed at both offices. Our Drive-up will be open 7:30am to 6:00pm in La Crosse and 8:00am to 6:00pm in Holmen.

**Friday, December 24th** and **Saturday, December 25th** we will be closed for Christmas

**Saturday, January 1st** we will be closed for New Years Day

**Monday, January 17th** we will be closed for Martin Luther King Day



## FACTS

### WHAT DOES FIREFIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- payment history and account balances
- credit history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members personal information; the reasons Firefighters Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Firefighters Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 608-784-9480 or go to [www.myfirecu.org](http://www.myfirecu.org)

Who we are	
Who is providing this notice?	Firefighters Credit Union
What we do	
How does Firefighters Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.</p>
How does Firefighters Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Firefighters Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Firefighters Credit Union does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Firefighters Credit Union doesn't jointly market</i></li> </ul>

## Mortgage Tips for the Fall & Winter



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



**Closing Costs vs. No Closing Costs?** Every mortgage loan is different and in some cases paying closing costs would be more beneficial for you. Make sure to discuss every opportunity with your loan officer to find the best option for you. ~ **Troy Arenz**

## Money Smart Week October 2-9, 2010

Money smart week is designed to help you better manage your finances and provide awareness of financial education programs available on topics such as budgeting and using credit wisely.

Visit [www.moneysmartwi.org](http://www.moneysmartwi.org) for more information.

## Credit Union Milestones

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



**Katrina Millner**  
6 years  
Staff Accountant



**Bruce Zmolek**  
6 Years  
President



**Anson Ogle**  
5 Years  
Loan Officer



**Cathy Ramsett**  
3 Years  
New Account Representative



**Pam Mumaw**  
7 Years  
Holmen  
Head Teller



**Tina Olmstead**  
6 Years  
Member Service Representative



**Matt Faron**  
5 Years  
Holmen Loan Officer

**Thank you for your dedicated service!**

## DID you KNOW?...

### FREE Credit Report - REALLY!

There is one official source to get a free credit report every twelve months with no strings attached. It's [www.annualcreditreport.com](http://www.annualcreditreport.com). This web site was established by Experian, TransUnion, and Equifax, the three nationwide consumer credit reporting companies. You should get a copy of your credit report, not only to help ensure that no identity theft has occurred, but also to ensure that past creditors, even ones with whom you've had flawless relationships, have not logged negative reports about your credit.

*Courtesy of Frontline Employee*



**Mark your calendars for International Credit Union Day!**  
Help us celebrate the Credit Union difference **Thursday, October 21st.**  
Please come in and join us for refreshments!



Two convenient locations

La Crosse | Holmen  
525 Fifth Ave. S. | 510 Amy Drive  
(608) 784-9480

Audio Response 1-877-772-1118

[www.myfirecu.org](http://www.myfirecu.org)



## 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).



**CU SERVICE CENTERS.**  
The Member-Friendly Financial Network