

# 7 Rivers Spotlight

Published for the Members of Firefighters Credit Union

October 2011

## Thank you for helping us raise over \$2600 for our local Children's Miracle Network Hospitals!

Firefighters Credit Union Night at the Lumberyard: "A Tribute to Children's Miracle Network Hospitals" was filled with compassion and celebration for such a great cause. With your help we raised over \$2600!

All money raised stays local to help 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!



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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

## Money Smart Week October 8-15, 2011

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.



## Mark your calendars for International Credit Union Day!

Help us celebrate the Credit Union difference Thursday, October 20th. Please stop in and join us for refreshments.

### Holiday Schedule:

**Thursday, November 24<sup>th</sup>**

All offices closed for Thanksgiving

**Friday, November 25<sup>th</sup>**

Our lobbies will be closed in all of our offices. Our Drive-up will be open 7:30 AM to 6:00 PM in La Crosse and 8:00 AM – 6:00 PM in Holmen

**Saturday, December 24<sup>th</sup>**

Drive-up hours from 9:00 AM to 12:00 PM

**Monday, December 26, 2011**

All offices closed

**Monday, January 2, 2011**

All offices closed

**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

**Who we are**

**Who is providing this notice?** Firefighters Credit Union

**What we do**

**How does Firefighters Credit Union protect my personal information?** 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. 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.

**How does Firefighters Credit Union collect my personal information?** We collect your personal information, for example, when you open an account or deposit money

- open an account or deposit money
- pay your bills or apply for a loan
- show your government-issued ID

We also collect your personal information from others, such as credit bureaus or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

**Definitions**

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.  
 ■ *Firefighters Credit Union has no affiliates*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
 ■ *Firefighters Credit Union does not share with nonaffiliates so they can market to you*

**Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
 ■ *Firefighters Credit Union doesn't jointly market*

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

## Schedule of Fees and Charges: As of January 1, 2012

### Checking Accounts Monthly Service Charge

- ❖ Check With Us - \$0
- ❖ It Pays To Check With Us - \$2.00 charge if balance falls below \$250.00 during the month
- ❖ Classic 50 - \$0
- ❖ Prestige Checking - \$10 if balance falls below \$25,000
- ❖ Extreme Checking - \$5 charge if balance falls below \$500
- ❖ Business checking - \$5.00
- ❖ VIP Business Checking - \$10 fee if balance falls below \$2000

### Balancing Checking Accounts

- ❖ \$25.00 per hour, \$25.00 minimum

### Temporary Checks

- ❖ 8 checks free for new accounts; \$1.20 per sheet of 4 checks for existing accounts

### Check Copies

- ❖ \$2.00 per check (front & back)

### Checks

- ❖ Check prices vary by style

### Non-Sufficient Funds (NSF)

- ❖ \$29.00 per item, including automatic payments, ACH, ATM withdrawal, Debit withdrawal, or Bill Payment on personal accounts
- ❖ \$29.00 per item, including automatic payments, ACH, ATM withdrawal, or debit withdrawal on business accounts

### Deposited Item Return

- ❖ Checks returned within a deposit, the deposit is reversed and the account is charged a \$15.00 return check fee

### Overdraft Protection

- ❖ 6 transfers allowed per month, in any combination from your savings accounts, after 6 accounts are subject to a \$5.00 Regulation D fee per occurrence.
- ❖ Unlimited free transfers from a Line of Credit or REAP Credit Line, up to your available credit limit

### Regulation D fee per occurrence - \$5.00

### Statement Copy or Transaction History

- ❖ \$5.00 per statement or transaction history

### Stop Payment

- ❖ \$22.00 per check
- ❖ \$22.00 per Bill Payment Check
- ❖ \$22.00 total per sequential series of checks
- ❖ No stop payment on Voucher checks, Cashier checks or money orders

### ACH – Automated Clearing House

- ❖ \$22.00 Stop payment per item
- ❖ \$22.00 Stop payment per Bill Pay item
- ❖ \$22.00 Revocation per item
- ❖ \$29.00 NSF return per item
- ❖ \$5.00 - IAT ACH research fee

### It's Me 24/7 (Online Banking) FREE

### ATM/Debit card

- ❖ Monthly Fee - \$0
- ❖ Card Replacement - \$7.00\*
- ❖ Pin Replacement - \$5.00
- ❖ NSF (Overdrawn Account) - \$29.00 per transaction

**MasterCard ATM/Debit Conversion Fee** - A fee up to .2% will be charged on all transactions completed in foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. Dollars.

### Miscellaneous Service and Fees

#### Account Research

- ❖ \$25.00 per hour, \$25.00 minimum

#### Money Order

- ❖ \$1.00 per item

#### Voucher Checks (Bank drafts checks)

- ❖ \$3.00 per item
- ❖ \$2.00 copy of voucher check (front & back)
- ❖ NO stop payments on Cashier or Voucher checks

#### Coin Counting

- ❖ Lobby Service only - may charge 5% of coin for excessive usage per month.

#### Wire Transfers

- ❖ Incoming transfer - \$5.50\*
- ❖ Outgoing U.S. transfer - \$20.00
- ❖ International Wires - \$60.00
- ❖ Western Union Wire- \$35.00\*
- ❖ Tracer/Service Request - \$50.00\*

#### Christmas Club Early Account closure

- ❖ \$10.00 after first 7 days

#### Vacation Club Withdrawals

- ❖ First 3 free per year, then \$10.00 fee and automatic account closure

#### Notary Public

- ❖ Up to two times free per month for Members after two times .50 per item notarized (Credit Union has right to deny service based upon proper identification)

#### IRA Closing fee - \$10.00

#### Inactive/Dormant Account

- ❖ \$5.00 per month for members age 18+ with a \$250.00 or less balance and no activity in the past 18 months

#### Bad Address

- ❖ \$5.00 if mail piece is undeliverable

#### Reopen/Close fee

- ❖ \$25.00 if any account was reopened within 6 months of closing
- ❖ \$25.00 early closure if membership closed within 6 months

#### Photocopies - \$.25 per page

#### Postdate Checks

- ❖ Credit Union is not liable for making payments on postdated checks

#### Telephone Transfer

- ❖ Free Audio Response/Web (limit 6 from savings)
- ❖ Free in person
- ❖ \$2.00 calling into Credit Union

#### Mortgage Subordination at another Financial - \$50.00

#### Duplicate Lien Release - \$5.00

\*Indicates a change

## 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).



## A Tip from the Money Man



Bruce Zmolek

### CONSIDERING BUYING A TIMESHARE?

The best advice I can give you is DON'T. Buying a timeshare is nothing more than prepaying a hotel bill and then being limited to where you can take your vacation. There is no market for "used" timeshares.

Those who sell timeshares are very very good at it.

These are extremely high pressure sales presentations. It is best to stay away from these presentations even if offered a free gift to attend.

If you've already made the mistake and own a time share, NEVER send money to a third party who claims they will sell it for you. I've seen too many good people lose thousands to scam artists who take advantage of those who are most vulnerable. Don't be a victim.

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



## Are you using your Debit card while you travel?

We monitor our member accounts for unusual Debit card activity. If you plan to use your Debit card while traveling out of state, please let us know the dates you are traveling and the cities you will be visiting.

On some occasions, if we can't reach you to verify transactions, your card may be blocked from further use.



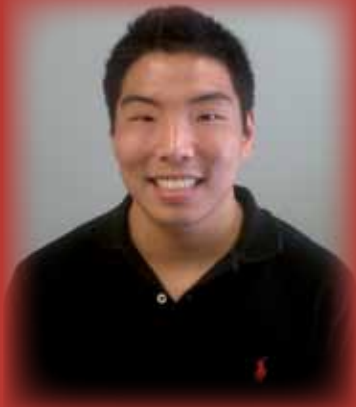
## Important Changes to U.S. Savings Bonds

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011. But they are not going away—electronic savings bonds can be purchased online through TreasuryDirect. Open a free TreasuryDirect account today at [www.treasurydirect.gov](http://www.treasurydirect.gov).

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds in the lobby of the Holmen or La Crosse branches.

TreasuryDirect is a registered mark of the U.S. Department of the Treasury

## Welcome, Marsh Detert!



Part-time teller at our Holmen Branch

## Do you have a temporary winter address?

If so, please notify us of the dates you will be gone and your temporary address. This is important even if you've filled out a change of address form at the Post Office. We do not forward statements or tax documents.



## 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 9<sup>th</sup>.

All items collected will be donated to a local charity for families in need.



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)

