



FALL KICK-OFF USED AUTO SALES EVENT

Enterprise Fall Kick-Off

Rush in for a great price on a used auto from Enterprise Car Sales.

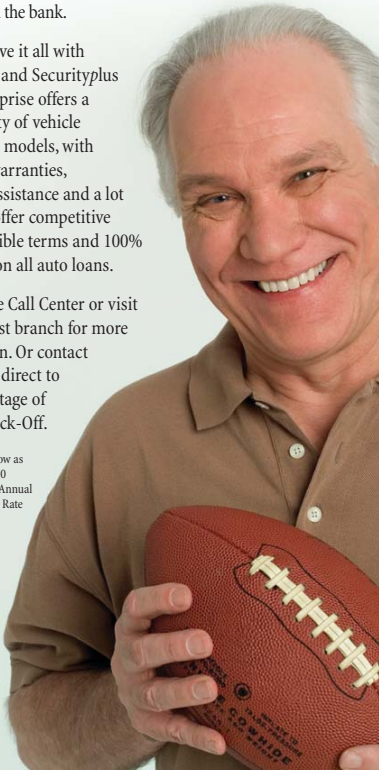
Purchase a 2007 Dodge Grand Caravan SXT for \$18,238 between now and October 31st to take advantage of super savings.

At Securityplus FCU, we know if you're looking for a used vehicle it needs to meet your expectations and be in great condition, plus, you want an auto loan that won't break the bank.

You can have it all with Enterprise and Securityplus FCU. Enterprise offers a wide variety of vehicle makes and models, with excellent warranties, roadside assistance and a lot more. We offer competitive rates*, flexible terms and 100% financing on all auto loans.

Contact the Call Center or visit your nearest branch for more information. Or contact Enterprise direct to take advantage of this Fall Kick-Off.

*Rates start as low as 5.74% APR for 60 months. APR = Annual Percentage Rate. Rate dependent upon application and credit history. Your rate could be higher.



An Education in ATM Skimming



What is skimming?

Skimming is a hi-tech method by which thieves capture personal or account information from credit cards, driver's licenses, or even passports.

The electronic device used to capture this information is called a "skimmer". A card is swiped through the skimmer and the information contained in the magnetic strip on the card is then read into and stored on the device or an attached computer.

Skimming – predominately a tactic used to perpetuate credit card fraud – is now gaining popularity among identity thieves. Skimming is a problem, not just in the U.S., but globally.

And it is not uncommon for a thief to be bold enough to tamper with an ATM. Typically a "card trapping" device is inserted into the ATM card slot. This trap scans the card and either stores its associated information or traps the card and doesn't return it to the owner. There is no cash dispensed and the crooks retrieve the cards and information at a later time.

It can take 30-60 days until you realize you've been "skimmed" which gives a thief plenty of time to get away. The longer it takes to identify that you've been skimmed (identify theft and account fraud), the larger the financial impact.

What can you do?

Be aware of your surroundings. The first step to prevent skimming is to understand what is going on around you. At an ATM cover the keypad when entering your PIN. Prior to inserting your ATM card, check the card reader to make sure that it looks appropriate and is not altered.

Closely monitor anyone who handles your card. Closely watch anyone that you give your card to for processing, such as a waiter, clerk, attendant, etc. If at all possible, do not let them out of your sight. If a clerk makes a hard copy receipt, retrieve the carbons.

Keep low-limit credit cards. Keeping a low credit limit on your credit cards restricts the amount of money that thieves can steal. Although this is not a prevention tactic, it will help if you fall victim.

Sign all credit cards. Sign all credit cards immediately upon receipt of them. You can also write "Check ID" so that the clerk will ask for ID for verification during a transaction.

Cancel credit cards that you do not use. It is important to cancel all credit cards that you do not use and to monitor the ones that you do use.

Take your receipts. Do not leave receipts at ATMs, teller windows, gas pumps or with a clerk.

Protect your PIN. DO NOT write the PIN to your credit or ATM card on something that you keep in your wallet, or even worse – on the back of the card itself. Commit your PIN to memory.

Credit cards, driver's licenses and passports are parts of life. However, skimming is on the rise and is a favored tactic with individuals committing identity theft and fraud. It is difficult to prevent skimming, but with some common sense you can lessen your chances of falling victim.



International Credit Union Day

Together We're Better

For over 50 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it's an opportunity to remember our proud history and promote understanding and support for the credit union movement.

We take pride in our heritage as a financial service provider and our connection to credit unions worldwide. On October 18th, we'll celebrate International Credit Union Day along with credit unions and their members around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing financial access in remote rural areas of Africa, the Middle East, Asia or Latin America, giving financial counseling to a member, or simply offering a better deal on a used car, a credit union is making a difference for its members and its community.

And this difference really makes credit unions stand out.

Credit unions provide a viable alternative to for-profit financial institutions for more than 172 million members in 97 countries. This year's "We're Better" theme illustrates how credit unions grow stronger by working together on local, state, national and international levels to provide better service to ALL credit union members.

Across the world, credit unions provide their members with much more than financial service – they provide members the opportunity to live for themselves and their families.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Please let us know how we're doing, and how we can provide even better service in the future.

Worry-Free Investing

With the uncertainty of the Stock Market, when you purchase stocks you never know what type of return you'll receive on your investment. A Securityplus FCU Money Market account or Share or IRA Share Certificate is a worry-free way to invest your money.

Securityplus FCU Money Market and Share Certificate accounts are the best combination of earning potential and security. And, they provide assurance that you won't lose a dime of your original deposit*.

Open a Money Market account with a minimum deposit of \$1,500 and you can enjoy a savings account that offers higher dividends and the flexibility of writing checks. Our Money Market accounts are divided into 3 dividend tiers based on account balance – Standard, Plus or Premier, and you can write up to 3 checks, per month, in the amount of \$250 or higher.

Share and IRA Share Certificate accounts are traditionally considered to be one of the safest ways to save. Unlike the stock market, Certificate accounts always hold their original value, and they accrue interest over time.

With a minimum deposit of \$1,000, you can choose the term of your certificate and the rate is locked in for the entire term, so you know that your investment is safe and sound from the day you open the certificate until the day it matures. When the market is up: your money is on the rise. When the market is down, your money is still on the rise.

No one can say for sure what the future holds, but many money management experts are warning investors to be wary of the stock market. Our Money Market and Share or IRA Share Certificate accounts are the perfect place to safely invest your money given current market fluctuations. And your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government**.

Start investing in your future...today. You'll meet your financial goals faster with our worry-free investing.

*When held to maturity

**NCUA (National Credit Union Administration), a U.S. Government Agency

