

**Not intended as tax advice. Please consult a tax professional.*

***When age and compensation requirements are met. If you currently participate in a Thrift Savings Plan (TSP), contact your agency personnel office, service TSP representative or tax advisor for participation requirements.*

†New in 2008, funds from an Eligible Retirement Plan (ERP) can be moved directly into a Roth IRA.

††The National Credit Union Share Insurance Fund (NCUSIF) insures savings accounts to an aggregate of \$100,000. Traditional and Roth IRAs are insured individually to an aggregate of \$250,000.



Five Tips to Protect Your Checking Account

Don't give your account number or routing information to anyone you don't know.

Only give out your account information if you are familiar with the company you are dealing with. And if you have not done business with a company before, only give out account information if you have initiated the transaction. Criminals may ask you for your account number and then withdraw money from your account by creating a Demand Draft (sometimes called a "Remotely Created Check") or by making an Electronic Transfer. They may also ask for your debit or credit card number and other personal information. Don't fall for these scams. To be removed from telemarketing lists, sign up for the National Do Not Call Registry at www.donotcall.gov or call, toll-free, 1-888-382-1222.

Review your monthly statement.

Make sure all checks, debits, automatic payments and other withdrawals were authorized by you. If you see a transaction you did not authorize, notify us immediately. If you use online banking, you can check your transactions online at any time.

Notify us about any problems as soon as possible.

The sooner you alert us to a problem, the sooner we can get it resolved. In some cases, we may require you to notify us in writing. Keep copies of any documents you give us until the problem is resolved. If you think the problem is a result of fraud, you should also contact your state attorney general.

If you don't have enough money in your account, don't write checks or authorize debits.

Checks are being processed more quickly these days, which means the money may be debited from your account sooner. Also, many stores and utility, insurance and credit card companies will convert your check to an electronic payment, which also means the money will be debited from your account sooner. If you don't have enough money in your account when you write a check or authorize a debit, you could find yourself paying a fee.

Know your rights under consumer protection laws.

If you have a problem with an electronic debit or electronic fund transfer, you have certain rights under the federal Electronic Fund Transfer Act (EFTA). You also have rights under the EFTA if you have a problem with a check that has been converted. The Federal Trade Commission's publication "Automatic Debit Scams" explains your rights and what to do if you have a problem with a demand draft or remotely created check.