

## Unlock Your Home's Equity

### Get Your Financing – or Refinance – through Securityplus FCU and Receive \$100\*

Do you have an auto loan through another financial institution? Are you planning to purchase a new or used vehicle? Refinance an existing auto loan from another lender\*\* or apply for a new/used auto loan during the month of September and receive a \$100\* Cash Bonus. Rates start as low as 5.24% APR†.

We are happy to help you determine which type of loan best fits your needs. It only takes minutes to pre-approve your loan†† and financing up to 100% of the purchase price is available for qualified applicants.

Visit our website, [www.securityplusfcu.org](http://www.securityplusfcu.org), contact the Call Center at 410-965-8908 or 1-866-4SECPLUS, or visit your nearest branch to apply.

We will deposit \$100 into your Share account for each auto loan refinanced from another financial institution or for any new/used auto loan (minimum loan amount is \$10,000). A cash incentive from Securityplus FCU is considered a "bonus" defined by the NCUA rules and regulations, Truth-in-Savings, Section 707.2(f) and must be reported on IRS form 1099 as dividend income. Offer non-transferable. Existing Securityplus FCU auto loans are not eligible for this offer. † = Annual Percentage Rate. Rates as low as 5.24% APR for 60 months. Rate shown 9/1/08 and is subject to change. Rate shown reflects a 0.25% discount for automatic repayment. Rates based on each applicant's credit history. \* Cash bonus for qualified applicants

it **my credit union** belongs to me™

Over 50 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to honor the history, tradition, and spirit of the credit union movement – and those who own it.

On October 16th, we will celebrate International Credit Union Day along with credit unions and their members around the world.

Credit unions exist to provide a safe, convenient place for members to save money and receive financial service; take full advantage of your credit union membership.



## Tips to Prevent ID Theft

# 8 Tips to Minimize ID Theft

When it comes to identity theft, you can't control if you will be a victim, but you can follow these tips to minimize your risk:

1. Order a copy of your credit report – you can receive a free copy of your credit report once every 12 months upon request.
2. Place passwords on your credit card and bank accounts – avoid using easily available information like your birth date, phone number or a series of consecutive numbers.
3. Secure personal information, purses or wallets at home and work so they aren't easily accessible to others.
4. Carry only the identification information and the credit/debit cards that you'll need when you go out for the day; leave your Social Security card in a secure place until you need it and only give your Social Security number when it's completely necessary.
5. Ask about security procedures at institutions that collect your personal information – at your workplace, business, doctor's office, etc. find out who has access to your information, and verify that it is handled securely and kept confidential.
6. Don't give out personal information on the phone, through the mail, or online – unless you initiate the contact, confirm that you're dealing with a legitimate person/organization.
7. Treat your mail carefully – deposit your outgoing mail in a postal collection box or at your local post office, instead of in an unsecured mailbox; when ordering new checks, pick them up from the bank instead of having them mailed to your home.
8. Tear or shred your charge receipts, checks and bank statements, and expired credit cards to stop an identity thief who may pick through your trash or recycle bins.



## What to Do If You Are a Victim of Identity Theft

If you have become a victim of identity theft, it is important that you take the following steps to foster a thorough investigation and quick resolution:

- File a police report in the precinct in which the crime occurred. A copy of the report must be provided to the Credit Union so that we may conduct a full and complete investigation.
- Stop by a branch to complete the ID Theft Affidavit form or call 410-965-8908 or 1-866-4SECPLUS to request this form. The completed form will need to be returned to: Securityplus FCU, P.O. Box 7560, Baltimore, MD 21207.
- We will contact each of the three main Credit Agencies and order a copy of your credit report. You will be able to see if there are any other accounts that you have not authorized and can work with these agencies to get notifications of other unauthorized activity.

Following is information on the three main Credit Agencies:

### Equifax

PO Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

Order a Credit Report: 800-685-1111  
Report Fraud: 800-525-6285

### Experian

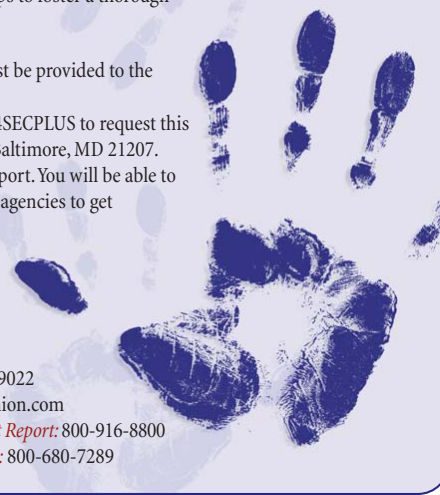
PO Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Order a Credit Report: 888-397-3742  
Report Fraud: 888-397-3742

### TransUnion

PO Box 1000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

Order a Credit Report: 800-916-8800  
Report Fraud: 800-680-7289



## 2008 Member Award Winner

The Member's Choice Awards is the place to cast their votes for the Credit Union Branch Service/Call Center Representatives and

Voting took place between June 2nd and July 1st.

Best Manager:	Sandy
Best Teller:	Samir
Best Member Service Rep:	Kimberly
Best Call Center Rep:	Patricia
Best Branch:	Woodlawn

Winners were recognized at an awards ceremony.

Thank you to everyone who participated in the awards.

## Make a Difference

Securityplus FCU is looking for members to share their talents to work for a good cause.

We are seeking qualified volunteers to serve on our Board of Directors, as well as other volunteer committees. Your service could be just the right person!

You will be required to complete and file a Self-Nomination Statement form to our Nominations Committee. Incumbents must also submit this form.

Check the next issue of *Sharing Times* for more information on how to obtain a Self-Nomination Statement.

## Securityplus FCU

Securityplus FCU has been a proud member of the community to make a positive impact on the community.

**\*2nd Annual Financial Health Fair Free; Open to the Public**  
Saturday, October 11th • 10 a.m. – 4 p.m.  
Woodlawn Senior Center, 2120 Gwynn St.  
#410-887-6887