

# The Educator

4th Quarter 2006

## Need Extra Holiday Cash? Participate in SECU's Skip A Payment Program!

As the holidays quickly approach, SECU is here to help! The time has arrived again for SECU's Annual Skip A Payment Program for members with **Timeline** or **Signature** Loans. We are giving you the option of delaying a loan payment that would normally be paid in December or January and resume the regular payment schedule the following month.

This is a great opportunity to put a little extra cash in your pocket and all you are required to do is donate \$20 towards SECU's Annual Scholarship Fund and designate which payment you wish to delay.

Please note that the finance charges will continue to accrue as per your agreement. This offer is not valid for past due accounts.

Keep a watch in your mailbox in November for your Skip A Payment Sign Up Form!



## Gas Prices Got You Down? Get A Lift From SECU!

When you refinance your auto loan from another financial institution with SECU you can take your pick from 1.0% off of our already low regular APR\* for the first 6 months of the loan or \$100 in FREE GAS\*!. Apply online today at [www.secu.com](http://www.secu.com) or contact our Loan Department at (509) 735-3571.

\* On Approved Credit. Certain Terms and Conditions Apply. Annual Percentage Rate.



## Looking For The Perfect Holiday Gift? SECU Now Carries VISA Gift Cards!

Do you have someone on your Christmas List that is hard to buy for every year? Why not give them a VISA Gift Card! With denominations from \$10 to \$500, you can find the gift that is just the right size! For more information, contact a Member Service Representative.

## SECU's Summer Savings Event Had Spectacular Results



Congratulations to Chayce Sorbel, the winner the Summer Savings Spectacular Sweepstakes! Chayce, along with other SECU members aged 18 and under, made entries into a drawing for a backpack filled with school supplies by making deposits into their accounts, opening a new account, referring a new member, or reading books. Over 800 books were read during the summer! We are so proud of the members that participated in this challenge!



## It's Beginning To Look A Lot Like Christmas! Make It Merrier With A Christmas Club Account!

We all know how much of an expense the holidays can be! Why not start a Christmas Club Account for the next holiday season? If you start saving just \$10 a week starting January 1, 2007, you will have \$400 available when we mail out checks the first part of November! If you wish to open a Christmas Club Account, please contact a Member Service Representative.

## Thank You To The Washington Credit Union Foundation

SECU was the recipient of a \$2,000 Small Credit Union Development Grant from the Washington Credit Union Foundation. Thank you to the Washington Credit Union Foundation for the wonderful opportunity!

## Quick Reminder To All Credit Union Members!

When using the internet or telephone to originate transactions from your account, please double check your account number before giving the processor your information. If the incorrect information is given the transaction may not post to your account and may be returned to the processor from which it was originated. This may cause many things to happen, including late fees and returned item fees. If you have any questions regarding your account number please feel free to give us a call. We would be happy to assist you!



## Alert - Phishing Scam!

Some of our members have received an email that appears to come from the NAFCU (National Association of Federal Credit Unions) and includes our name, SECU Federal Credit Union, in the subject line and within the body of the email. This is a phishing scam. Do not open! Do not click on the links!

Before you delete this phishing scam, please forward it to the FTC at [spam@uce.gov](mailto:spam@uce.gov) and [reportphishing@antiphishing.org](mailto:reportphishing@antiphishing.org).

Please help us in the battle to rid these malicious phishing scams from the internet by deleting any email that you do not recognize the sender or that asks for your personal information. SECU will never ask for your personal information over the phone or by email.

**Stolen Personal Information -  
What You Need To Know**

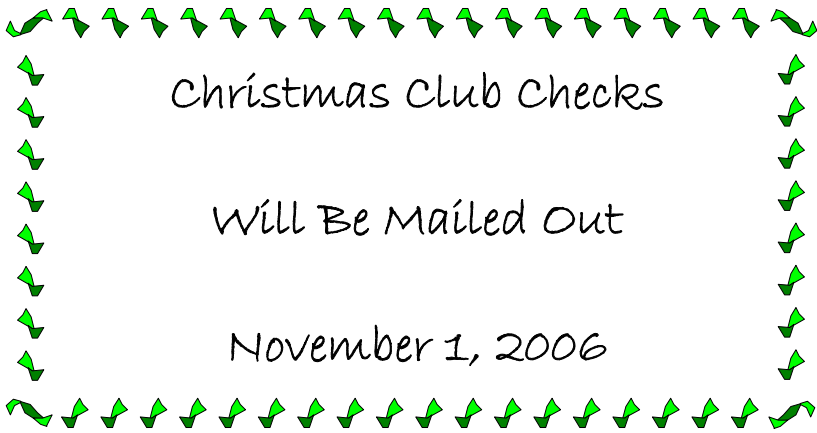
News stories continue to appear about frauds committed with stolen personal information. If you've ever lost your wallet or purse, you know the feeling of bewilderment and tension as you decide what to do next. If your personal information has fallen into the wrong hands, it may be only a matter of hours before lines of credit are issued in your name and expensive purchases made. Personal Identification Numbers may be issued to provide access to accounts, and your address may be changed at credit reporting agencies.

**Limit the damage by following these guidelines:**

1. Cancel credit cards, debit cards, and bank accounts immediately. However, the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep a separate list where you can find it quickly and easily.
2. File a police report immediately in the jurisdiction where your purse or wallet was stolen. This proves to the credit providers you were diligent, and it is a first step toward an investigation if one is required.
3. If you believe your Social Security number has been compromised, call the Social Security Administration's fraud line to report it.
4. Contact Credit Reporting Agencies. This is perhaps the most important and least discussed step. Call the three national credit reporting agencies immediately and ask them to place a fraud alert on your name and Social Security number. With an alert in place, any company checking your credit knows your information was stolen and they must contact you by phone to authorize new credit.

Equifax Fraud Assistance: 1-800-525-6285  
Experian Fraud Assistance: 1-888-397-3742  
Trans Union Fraud Assistance: 1-800-680-7289  
Social Security Administration Fraud Hotline: 1-800-269-0271

Rate Info	
New Auto	as low as 5.00%
Used Auto	
Less than 6 years old	as low as 5.25%
6 - 10 years old	as low as 7.00%
10 years +	as low as 8.00%
Recreational Vehicles	
New	as low as 6.50%
Used	as low as 7.50%
Marine	
New Marine	as low as 6.00%
Used Marine	as low as 6.75%
Second Mortgage	
Mobile Homes	as low as 6.00%
FHA Home Improvement	as low as 6.25%
Personal Loans	
Signature	as low as 12.0%
Timeline	as low as 12.0%
VISA	12.9%
Share Secured	as low as 5.00%
Certificate Secured	as low as 5.00%
Computer Loans	as low as 8.0%
OAC * Rates are subject to change without notice * Auto loan rates reduced by 1/4% for payments made by automatic transfer or payroll deduction * Rates quoted are minimum, certain terms and conditions may apply.	
<b>Contact Tonya or Mindy in our Loan Department for further information on terms and conditions.</b>	



Christmas Club Checks  
Will Be Mailed Out  
November 1, 2006

**Holiday Closures**

November 10th - Veteran's Day

November 23rd & November 24th -  
Thanksgiving

December 25th - Christmas



Office Locations and Hours	
Columbia Center Office 1780 Fowler Richland, Washington 99352 (509) 735-3571 Monday through Friday 10 am - 6 pm	
Pasco Office 1817 West Sylvester Pasco, Washington 99301 (509) 735-3571 Monday through Friday Walk Up Service 10:00 am - 6 pm Drive up Service 8:30 am - 7 pm	
Kennewick Office 807 Vineyard Drive Kennewick, Washington 99336 (509) 585-8880 Monday through Friday 10 am - 6 pm	
<a href="http://www.secufcu.com">www.secufcu.com</a>	