



*“Your Community Credit Union”*

## *Winter Newsletter 2011/2012*

### President’s Message

Dear Members,

I am proud to say that 2011 marked 38 years providing financial services important to our members. I am especially proud of our skilled management and staff at all of our locations who efficiently deliver our superior products and services each day. Through the efforts of each and every employee and volunteer, The United has again been awarded a Five Star Rating from Bauer Financial: the highest rating indicating that The United is one of the safest in the United States. We remain diligent in our efforts to keep your credit union safe and sound.

In 2011 we moved into our new corporate location, #3 Sunset Beach Road, Morgantown, WV. We also launched our home banking program which gives our members 24 hours per day, 7 days per week access to their accounts. Our website was revamped to be more informative and easier to navigate.

The holiday season gives us an opportunity to express our friendship and sincere gratitude for the support of our membership. In this spirit, and with kind thoughts of the business relationship we share, I wish you the best of health and good fortune in 2012.

Best regards,  
Edgar Cosner, CEO

Edgar Cosner, President & CEO of The United Federal Credit Union continues to serve an additional term on Region II Advisory Committee of the National Association of Federal Credit Unions (NAFCU).

He participates in Committee sessions to generate ideas and make recommendations to the NAFCU Board of Directors of beneficial policies and programs to be initiated by the association in response to current credit union needs. Mr. Cosner was recently named to the board of The West Virginia Credit Union League serving as Secretary and also continues to serve as Director of National Federation of Community Development Credit Unions, dedicated to serving underserved areas.

He also serves as a Board Member of Monongalia County Development Authority, Morgantown Area Economic Partnership, and Mon Valley Association of Health Centers, Inc.

Mr. Cosner has served as President/CEO of The United Federal Credit Union for the past 6 years.

TUFCU ranks #1 nationally in our peer group (\$50 million to \$150 million) for Return on Assets (a key metric to evaluate the financial strength and safety of a credit union).

### Sign Up for Home Banking

The United Federal Credit Union’s Home Banking service lets you conduct a variety of transactions on your credit union accounts anytime day or night, right over the Internet. Needless to say, this will make handling your financial affairs much more convenient. With Home Banking you will be able to:

- ◆ Check your account balances
- ◆ Make a payment on a loan
- ◆ Transfer funds between accounts
- ◆ See if a check has cleared

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- ◆ Draw from your line of credit
- ◆ Eliminate paper statements

### ***What do I have to do to have this service?***

Call your local branch to enroll. To log on once you are set up, go to our website <http://www.tufcu.org/> and click on “Members – Home Banking” on the top right menu or click on our home banking button on the left side of our home page.

***Be sure you enroll in online statements.*** With online statements you will be able to access electronic versions of your statements. You can download them to your computer if you wish.

## **Protect Your Identity**

“Christmas Messages” that can cost you everything you own are all wrapped around the holiday seasons with thieves trying to steal your identity.

Identity theft is at an all time high and is even worse when it comes to the holidays. Thieves love the holidays because the “pickings” are so abundant and easy. Here are just a few of the “Christmas Messages” you don’t want to receive and need to be knowledgeable about so you can protect yourself and your loved ones from holiday identity theft scams.

### **Christmas Messages Scam – Scams That Steal Your Password**

Thieves love the holidays because it gives them access to a huge mass of people, and the more people that are scammed the more profitable it is for a thief.

A thief will use an inexpensive tool to “capture” a person’s password and send out malware that will do what is called “keylogging”. This records your keystrokes. Once the thief has access to your passwords he can wipe out your bank account and credit cards before you know what hit you. You may not realize this happened until you check your accounts or statements.

### **Another Identity Theft Scam – Holiday E-card Dangers**

Thieves love to take advantage of people who send e-cards for the holidays. McAfee Labs uncovered a worm masked as Coca-Cola, McDonald’s promotions and Hallmark e-cards. PowerPoint e-mail attachments that are holiday themed are very popular with cyber criminals. Be aware of what you’re clicking into.

### **Christmas Messages Scam – Phishing Scams When You Contribute To Charity**

One of the biggest scams around the holidays happens when you are contributing to charity.

Thieves, or hackers, as they are more commonly known, will send emails that look like they are legitimately sent from a charitable organization when in real-life these are fake web sites that are designed to steal credit card information, donations and your identity.

## **The United Federal Credit Union Annual Meeting**

April 26, 2012, 10:00 AM at

Holiday Inn Express  
Glenmark Center  
605 Venture Drive , Morgantown, WV

Your money is safe because it’s insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF) at no cost to you, our member.



***Not One Penny of Insured Savings has ever been lost by a Member of a Federally Insured Credit Union***



New, Used, or Refinanced  
Car, Truck or Harley Davidson Motorcycles Loans  
Low As 6.25% APR

New Car /Harley Special  
48 Month Loan—3.99%

From  
The United Federal Credit Union  
Call Today



## Holiday Specials!

Open a *Holiday Club Account* between now and *December 8th, 2011* and you will be eligible for our *Child's Bike Giveaway*.\*

\* To be eligible for Bike drawing, open a new *Holiday Club Account* or increase an existing club by \$5 or make \$5 donation to "Christmas for Kids". Drawing is Friday, December 9, 2011.

## Need a loan for Christmas?

*Qualifying applicants can borrow up to \$2,000 at 9.75% A.P.R. (\$175.58 per month for 12 months)*

We've got you covered with **Overdraft Privilege!** The Credit Union may pay your checks, ATM withdrawals, point of sale transactions, electronic transfers, or JETT Service transactions drawn against insufficient funds. Members meeting the eligibility qualify. Contact us at 304-598-5010, extension 1902.

### Services available to TUFCU Members

24-Hour Teller  
Certified Checks  
Certificate Secured Loans  
Debt Consolidation Loans  
Direct Deposit  
Emergency Fund Account  
Family Membership Account  
Free AD&D Life Insurance  
Harley Davidson Loans  
Holiday Club Account  
Home Banking  
Home Equity Line of Credit Loans

Individual Retirement Account  
IRA Certificates  
ATM Services  
Member Business Loans  
Merchant Card Services  
Money Market Account  
Mortgages  
NADA Pricing Guide  
New/Used Vehicle Loans  
Overdraft Privilege  
Payroll Deduction  
Premium Share Checking

Regular Share Savings Account  
RV Loans  
Share Certificates of Deposit  
Share Pledge Loans  
Travelers Checks  
Unsecured Signature Loans  
Vacation Club Account  
Variable Rate Line of Credit  
Loans  
Visa Credit Card  
Web Site ([www.tufcu.org](http://www.tufcu.org))  
Youth Account

\*\*\*Members may request account disclosures containing terms, fees, and rate information on products and services available at your branch office location.

### BRANCH OFFICE LOCATIONS

**Main Office**  
3 Sunset Beach Road  
Morgantown, WV 26508  
304-598-5010

**Uniontown Office**  
30 South Mt, Vernon Avenue  
Uniontown, PA 15401  
724-438-5414

**Mt. Pleasant Office**  
6610 Route 819  
Mt. Pleasant, PA 15666  
724-547-7130

**Bruceton Mills**  
15630 N Preston HWY  
Bruceton Mills, WV 25525-7036  
304-379-2888

CHECK OUT OUR WEBSITE AT [WWW.TUFCU.ORG](http://WWW.TUFCU.ORG)