

# The United Federal Credit Union

## Winter Newsletter 2014/2015

### *“Your Partner for Life”*

#### *President’s Message*

Dear Members,

Your credit union had another successful year in 2014. We experienced continued growth in loans and shares. Our new branch in Star City opened for business in 2014. I am very 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.

The holiday season gives us an opportunity to express our friendship and sincere gratitude for the support of our membership. We would not have the level of success that we do without the support of our members. In this spirit, and with kind thoughts of the business relationship we share, I wish you the best of health and good fortune in 2015.

Best regards,  
Edgar Cosner, CEO

We’ve got you covered with  
**Overdraft Privilege!**

The Credit Union may pay your checks, ATM withdrawals, point of sale transactions, electronic transfers, or telephone transactions drawn against insufficient funds.

Members meeting the eligibility qualify. Contact us at 304-598-5010, extension 1902.

*Need Cash for holiday purchases, travel plans or unexpected expenses?*

*Call us about an unsecured loan. You may be able to save money from high credit card rates based on your credit score. Qualified applicants.*

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

April 28, 2015 @ 10:00 AM

at

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

#### **New EMV Debit Cards Coming**

New chip technologies are evolving that will help increase security, reduce fraud and enable the use of future value-added applications. Chip cards are standard bank cards that are embedded with a micro computer chip. Some may require a PIN instead of a signature to complete the transaction process. The new technology referred to as “EMV” (also referred to as chip-and-PIN, chip-and-signature, chip-and-choice, or generally as chip technology) is the most recent advancement in a global initiative to

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**CHECK OUT OUR WEBSITE AT [WWW.TUFCU.ORG](http://WWW.TUFCU.ORG)  
Sign up for Home Banking & BillPay today!**

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Services available to TUFCU Members		
24-Hour Teller ATM Services 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//BillPay	Home Equity Line of Credit Loans Individual Retirement Account IRA Certificates 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 ( <a href="http://www.tufcu.org">www.tufcu.org</a> ) Youth Account

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

<b>Main Office</b> 3 Sunset Beach Road Morgantown, WV 26508 304-598-5010	<b>Uniontown Office</b> 30 South Mt, Vernon Ave Uniontown, PA 15401 724-438-5414	<b>Mt. Pleasant Office</b> 6610 Route 819 Mt. Pleasant, PA 15666 724-547-7130	<b>Star City</b> 375 Broadway Ave Morgantown, WV 26505 304-598-7838
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talk about savings.

the Sprint Credit Union Member Discount.




save at  [lovemycreditunion.org](http://lovemycreditunion.org)

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combat fraud and protect sensitive payment data in the card-present environment. A cardholder's confidential data is more secure on a chip-enabled payment card than on a magnetic stripe (magstripe) card, as the former supports dynamic authentication, while the latter does not (the data is static). Consequently, data from a traditional magstripe card can be easily copied (skimmed) with a simple and inexpensive card reading device – enabling criminals to reproduce counterfeit cards for use in both the retail and the CNP environment. Chip (EMV) technology is effective in combating counterfeit fraud with its dynamic authentication capabilities (dynamic values existing within the chip itself that, when verified by the point-of-sale device, ensure the authenticity of the card).

Your savings federally insured to at least \$250,000  
 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

TUFCU will be rolling out new EMV debit cards in 2015. These new cards will provide more protection against fraud. Of course they will not help in “not present” transactions such as purchases made over the internet.