

# The United Federal Credit Union Winter Newsletter 2015/2016

## “Your Partner for Life”

### President’s Message

Dear Members,

Your credit union had another successful year in 2015. We experienced continued growth in loans and shares. Our new branch in Uniontown should be open for business before yearend. 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 2016.

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.

### Identity Theft Protection Tips

Identity theft is a crime in which an impostor obtains key pieces of personal identifying information (PII) such as Social Security numbers and driver's license numbers and uses them for their own personal gain. It can start with lost or stolen wallets, stolen mail, a data breach, computer virus, “phishing” scams, or paper documents thrown out by you or a business (dumpster).

### How can I minimize my risk of becoming an identity theft victim?

As consumers, you have little ability to stop or prevent identity theft. However, there are some positive steps to take which will decrease your risk. Don't give out your SSN unnecessarily (only for tax reasons, credit or verified employment.) Before providing personal identifiers, know how it will be used and if it will be shared.

Use a cross-cut shredder to dispose of documents with personal information. Also, use a specialized gel pen when writing out checks.

### The United Federal Credit Union Annual Meeting

April 26, 2016 @ 10:00 AM  
at  
Holiday Inn Express

605 Venture Drive , Morgantown, WV

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

**S** **trengthen passwords**  
Use at least 8 characters, alpha numerics, symbols and upper/lower case

**H** **andle PII with care**  
Don't give out Personal Identifying Information (PII) unless absolutely necessary

**R** **ead credit reports annually**  
Go to AnnualCreditReport.com for a free credit report annually

**E** **mpty your purse/wallet**  
Don't carry any more than necessary and never your Social Security card

**D** **iscuss these tips with friends**  
Share your knowledge and educate those around you

# The United Federal Credit Union

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### *“Your Partner for Life”*

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> 585 Morgantown Road 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> 3467 University Ave, Suite 100 Morgantown, WV 26505 304-598-7838
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	<p>Place outgoing mail in collection boxes or the U.S. Post Office.</p> <p>Know your billing cycles and contact creditors when bills fail to show up. Review bank and credit card statements carefully.</p> <p>Password protect your financial accounts. A strong password should be more than eight characters in length, and contain both capital letters and at least one numeric or other non alphabetical character. Use of non-dictionary words is also recommended.</p> <p>Don't give out personal information on the phone, through the mail or over the Internet unless you initiated the contact.</p> <p>Use firewall software to protect computer information. Keep virus and spyware software programs updated. Reduce the number of preapproved credit card offers you receive: 888-5OPT-OUT</p> <p>Order your free annual credit reports on-line at: <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> or by calling (877) 322-8228. You may also “freeze” your credit report.</p>
<p>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</p> <h1>NCUA</h1> <p>National Credit Union Administration, a U.S. Government Agency</p>	