

Community Connection

RPEFCU Raises \$420 for the Alzheimer's Association



RPEFCU staff present Annette Clark of the Central and Western Chapter of the Alzheimer's Association with the donation check.

RPEFCU raised \$420 for the Alzheimer's Association by selling paper "for-get-me-knots" for a \$1 notation and raffling a Thomas Kinkadee print. Thank you to all the members who made donations for this community connection event.

In October and November, the credit union will be raising funds for Children's Miracle Network.

2007 Alexander Scholarship Winners

We are proud to announce our ten \$1,000 scholarship recipients in honor of Alec and Doris Alexander.

Rebecca Assaid - Goodview, VA Lyndsay Durham - Roanoke, VA
Jason Hartsel - Roanoke, VA Cody Jackson - Austinville, VA
Kelly Rhodes - Salem, VA Amber Richards - Roanoke, VA
Margaret Richards - Roanoke, VA Megan Smith - Roanoke, VA
Sarah Spangler - Salem, VA Sharon Talley - Clover, VA

eNFACT or Electronic Neural Fraud Analysis and Card Tracking

To protect your account, your ATM and debit card transactions are monitored for potentially fraudulent activity which may include a sudden change in locale (out of your home state), a sudden string of costly purchases or any pattern associated with new fraud trends around the world.

If fraudulent ATM or debit card use is suspected eNFACT will be calling you to validate the legitimacy of your transactions. Your participation in responding to their call is critical to prevent potential risk and to avoid restrictions that may be placed on the use of your card.

- An automated call will ask you to verify recent transaction activity on your card.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

Roanoke Postal Employees' Federal Credit Union's Privacy Policy

Roanoke Postal Employees' FCU is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your credit union.

As a member of RPEFCU, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and services we make available, your credit union stands behind the following privacy policy.

Information We Collect - We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your account, account transactions with us, our affiliates or others, such as balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency, including your creditworthiness and credit history.

Information We Disclose - We do not disclose any non-public personal information about our members or former members to affiliates or non-affiliated third parties except as permitted or required by law.

Our Security Measures - We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

You May Opt Out - If you prefer that we not disclose non-public personal information about you to affiliates or non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted or required by law). Non-member joint account holders, co-borrowers and guarantors may also exercise this right to opt out. For joint account holders, we will treat an opt out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of such disclosures, please visit any RPEFCU office.



Our Members. Our Strength. Our Future.
Roanoke Postal Employees' FCU
P.O. Box 12405
Roanoke, VA 24025-2405

How can you be sure you've received a *Lottery Scam Letter*?

It's not the names in the letter that make it a fraud. The letter is a fraud because of what it says! The letter is a scam if:

1. You did not buy a ticket.
2. You do not live in the lottery country and you are not a citizen of the lottery country.
3. You did not register your name, street address, email address, phone number, and a credit card BEFORE you were allowed to buy a ticket on an online lottery web site.
4. Your email inbox and surface mail box are not loaded with months' worth of advertising for that lottery and its games.
5. You never heard of the lottery name.
6. The letter contains at least ONE of the claims and statements listed below.

There is no such thing as a random email lottery. It is against the law for anyone to make use of your email address without your permission and no legitimate business will ever do it.

• **Red flags:** A "red flag" is **what law enforcement investigators call something in an investigation that looks criminal**, evidence that is known from experience to be used by criminals. If you cannot independently verify the legitimacy of the person who has contacted you, **DO NOT** provide any personal information whatsoever! **Lottery scam letters arrive by BOTH email and regular post.**

• **The letter contains any one of the following phrases or any portion of the following phrases:**

- ♦ "N.B. Any breach of confidentiality on the part of the winners will result in disqualification."
- ♦ "You are seriously advised to keep all winning lottery information and numbers from the public."
- ♦ "All participants were selected randomly from World Wide Web site through computer drawn system and extracted from over 100,000 companies."

• **A request for money:** The most important red flag is a request for money. The request usually appears in the 2nd or 3rd letter, either at the same time as the request for personal information or in a letter that arrives once you've provided your personal information. Lottery Scam Letters are what is called an **Advance Fee Fraud. If you have won a lottery, you do not pay any upfront fees to anyone at any time for any reason.** You pay income **taxes to your government** only by **filing your government's income tax forms** and sending your **money directly to your government yourself.** Taxes for foreign governments are removed directly from the winnings before payout.



Roanoke Postal Employees' Federal Credit Union

Is a member-owned, not-for-profit financial cooperative. It is run by a volunteer Board of Directors chosen by the members of the credit union.

Mailing Address: P.O. Box 12405 • Roanoke, VA 24025

Office Locations:

419 Rutherford Ave. • Roanoke, VA **Office Phone:** 540-342-3429
4025 Brambleton Ave. • Roanoke, VA Toll-free: 800-342-3429
3300 Odd Fellows Rd. • Lynchburg, VA **Office Fax:** 540-345-0500

PAL:

Roanoke area: 855-3600 • Lynchburg area: 522-4466
Toll-free: 800-450-2345

My_CU@Home Online Banking available at www.rpefcu.org

PRSRST STD
U.S. POSTAGE
PAID
Lynchburg, VA
Permit #714

Roanoke Postal Employees' Federal Credit Union



Our Members. Our Strength.
Our Future.

CU-Tips

October 2007

Did You Know that Roanoke Postal has the **BEST** certificate rates around!

Share Certificates

12 to 60 Month Terms

5.50% APY

May be opened at all offices!

Minimum opening deposit and balance to obtain APY is \$500.

Annual Percentage Yield as of 04/03/07. A penalty may be imposed for early withdrawal. Rates subject to change without notice.

You Don't Have a Low-Rate RPEFCU MasterCard?

Now's the time to get one . . .

9.79% APR

You'll be a winner with the money you'll save!



- 1 - NO Annual Fee
- 2 - NO Processing Fee
- 3 - Low APR
- 4 - 25-Day Interest-Free Grace Period on Purchases
- 5 - NO APR Increases or Fees on Cash Advances
- 6 - On-line access to your account information
- 7 - PRIVACY - We don't sell or share your information!

Subject to qualification. Rates and terms subject to change.

New Bill Pay Product is a **BIG** hit with members!

Our NEW Bill Pay allows members to quickly pay bills online with ease. Whether it is a one-time payment or a recurring one, Bill Pay can take the hassle out of paying bills. With no start-up fees, online Bill Pay service is truly FREE as long as you pay one bill a month. You enter all of your payee information from your bills - electric bill to car insurance. Then set the payment date - monthly, yearly or just one-time - and your bills will automatically be paid on time with the money from your RPEFCU checking account. With Bill Pay, you can review your payment history, update and add payee information and view pending payments. You can rest assured that our Bill Pay is reliable and secure and your payments will arrive on time, every time. We guarantee the security of your online information by properly implementing all necessary safeguards to keep your money and personal information secure. Bill Pay is a quick and easy way to manage all of your payments in one simple and convenient location you can access from almost anywhere.

To start using your free online Bill Pay, simply log on to your online account and select the Pay Bills option.

www.rpefcu.org



A Message From Our CEO

My first year here at Roanoke Postal has passed quickly. I had just a little more than a month under my belt when the 2006 annual meeting rolled around. I was very grateful for the warm reception you extended to my family. It was a difficult decision to uproot my family from the familiarity and comfort of a hometown

where both my wife and I grew up and where we had begun to raise our own family for the last 10 plus years. However, our new Roanoke Postal extended family has made the transition much easier.

As members of Roanoke Postal Employees' FCU, please be grateful of your wonderful staff, Board of Directors, and many other Volunteers who serve to meet your needs on a daily basis. This Credit Union is truly blessed to have such a dedicated team working for you, our members.

It's been a busy year since we last met. We have accomplished a number of things to improve member service and provide more convenience to the membership.

- ♦ We have renovated and reorganized our main office. Our Financial Service Officers including Marty, Cornel, Karen, & Toni, have all moved up front to be more accessible to you. We have opened up the lobby, and replaced carpet, tile, and paint to make the office more open and inviting.
- ♦ We have upgraded our phone system and created a call center with Member Service Representatives including Kym, Renee, & Mary who are all dedicated to handling your incoming calls.
- ♦ We have opened a new full-service office in the Cave Spring area of Roanoke to provide more convenience to those of you who live and work in that area.
- ♦ We have upgraded our Bill Pay Service to provide more payment options, extended support hours, and increased electronic delivery of your scheduled payments.
- ♦ We now offer a wide variety of MasterCard gift cards that are great for any occasion.
- ♦ We have also completed a number of "behind the scenes" projects that will hopefully improve the efficiency with which we can meet your needs.

Please be assured that 2008 will be another exciting year for Roanoke Postal as we continue to look for ways to improve our service to you, our members. We appreciate your business and your continued support of Roanoke Postal Employees' FCU.

Sincerely,

Jeff Thompson, CEO

Winter Holiday Loans!

Available October 1st - December 24th, 2007

Imagine what you could do this holiday season . . . take a vacation, treat your family to great gifts, or buy something sparkly for that special someone in your life.

Do all that and more with a Holiday Loan from RPEFCU! Borrow up to \$1,000 with a repayment term of up to 12 months. You'll be doing more than just imagining the possibilities - you'll get to experience them!

9.00%
APR

with up to a 12-month term

Loans subject to qualification. Rate and terms subject to change.



0% Financing—Not Just for Cars

Almost every U.S. automaker offers 0% financing, but did you know that 0% financing also is available for furniture, electronics, and appliances?

Before you rush out and buy a new bedroom set, hold on. Those great offers aren't always as great as they seem.

One big problem with these offers is that they often lead consumers to impulse buy or spend more than they can afford. You hear this 0% financing offer and think it sounds great. But stop and ask yourself, "Was I planning on purchasing this item before I heard about this? Can I afford this item?"

If you really want the item, ask the retailer what their terms are. Many people accept offers without being aware of the consequences.

For example, keep in mind that just because you get 0% financing for, say, 12 months, doesn't mean you don't have to pay. If you don't pay off the item before those 12 months are up, you're going to face some hefty interest charges.

Let's say you buy a \$600 couch with a 12-month, 0% financing offer. As part of the terms of your contract, if you haven't fully paid for the couch by the due date, a 20% annual percentage rate (APR) will accrue from the date of purchase. So if you haven't completely paid for that couch after 12 months, you'll owe an additional \$120—no matter how much money you have left to pay. And the cost of that couch rises to \$720.

Even if you know the terms and plan to pay the entire balance before the specified date, stop and think. A lot of things can happen in a year. There is no way for you to know what financial obstacles you are going to run into.

If you really need an item, and you can't afford the entire amount right now, stop by RPEFCU and see what kind of financing we can offer. You'll often find a better deal with us.

Avoiding Credit and Debit Card FRAUD

A thief goes through trash to find discarded receipts or carbons, and then uses your account numbers illegally.

A dishonest clerk makes an extra imprint from your credit or charge card and uses it to make personal charges.

You respond to a mailing asking you to call a long distance number for a free trip or bargain-priced travel package. You're told you must join a travel club first and you're asked for your account number so you can be billed. The catch! Charges you didn't make are added to your bill, and you never get your trip.



Credit and debit card fraud costs cardholders and issuers hundreds of millions of dollars each year. While theft is the most obvious form of fraud, it can occur in other ways. For example, someone may use your card number without your knowledge.

It's not always possible to prevent credit or debit card fraud from happening. But there are a few steps you can take to make it more difficult for a crook to capture your card or card numbers and minimize the possibility.

Guarding Against Fraud

Here are some tips to help protect yourself from credit and debit card fraud.

Do:

- ♦ Sign your cards as soon as they arrive.
- ♦ Carry your cards separately from your wallet, in a zippered compartment, a business card holder, or another small pouch.
- ♦ Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
- ♦ Keep an eye on your card during the transaction, and get it back as quickly as possible.
- ♦ Void incorrect receipts.
- ♦ Destroy carbons.
- ♦ Save receipts to compare with billing statements.
- ♦ Open bills promptly and reconcile accounts monthly, just as you would your checking account.
- ♦ Report any questionable charges promptly and in writing to the card issuer.
- ♦ Notify card companies in advance of a change in address.

Don't:

- ♦ Lend your card(s) to anyone.
- ♦ Leave cards or receipts lying around.
- ♦ Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- ♦ Write your account number on a postcard or the outside of an envelope.
- ♦ Give out your account number over the phone unless you're making the call to a company you know is reputable. If you have questions about a company, check it out with your local consumer protection office or Better Business Bureau.

Reporting Losses and Fraud

If you lose your credit or debit cards or if you realize they've been lost or stolen, immediately call the issuer(s). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

If you suspect fraud, you may be asked to sign a statement under oath that you did not make the purchase(s) in question.

To Help Protect You From FRAUD . . .

Roanoke Postal Employees' FCU will only make cash advances from your credit card at our Member Service Representative (MSR) windows. You **MUST** have your card with you; even a **RPEFCU MasterCard must be presented to the MSR to receive a cash advance.**

Cash advances from RPEFCU MasterCards or any other credit card will no longer be made over the telephone.

International Credit Union Day

Thursday, October 18, 2007

We're celebrating a special day, and you're part of it. Join us October 18 to celebrate International Credit Union Day. International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement.

CREDIT UNIONS **Together We're Better™**



We want to take this opportunity to thank you for being an important part of RPEFCU. It's members like you who help to make up this truly special organization.

Credit unions exist to provide a safe, convenient place for members like you to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

We have a great drawing to celebrate ICUD! You could win a **\$250 MasterCard Gift Card**. Drop your entry form off when you visit us or you can mail it in! Deadline to enter is October 31, 2007.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 540-342-3429 or 800-342-3429, or email us at rpecu@rpecu.org.

Entry for International Credit Union Day Drawing

Enter me in the drawing to win one of two \$250 MasterCard Gift Cards!

Name: _____

Phone #: _____ Member #: _____

Address: _____

Mail to: ICUD Drawing
RPEFCU
P.O. Box 12405
Roanoke, VA 24025-2405

Drawing will be held on Oct. 31, 2007.
Entry must be received by noon 10/31/07.
Must be 18 or older to enter drawing.

Holiday Closings

Monday, Nov. 12
Veterans Day

Thursday, Nov. 22
Thanksgiving Day

Tuesday Dec. 25
Christmas Day

Monday, Jan. 14, 2008
Martin Luther King, Jr. Day



Winter Holiday Skip Pays

Applications will be available on the web site and in the lobbies beginning **October 15th**. Members will applying for a skip pay will go through an approval process and be notified of whether or not they have been approved.

- ♦ USPS payroll deduction loans will skip payments for 11/29 and 12/13.
- ♦ Monthly payment loans will skip the December payment.
- ♦ Weekly payment loans will skip the 1st four payments in December.

Deadline to submit your application for a skip pay is November 15, 2007.



Volunteer Voices

Come join RPEFCU's newest opportunity to be involved in your credit union - Volunteer Voices! Volunteer Voices is a dedicated group of volunteers who are willing to help with various activities throughout the year. Activities include but are not limited to the annual meeting, community events and voting days. When the credit union has an event that needs a number of folks to make it a success, we contact our Volunteer Voices. Those who are interested and available to help with the event respond and event duties are assigned. It's easy, it's fast and it's a fun way to take an active role in your credit union! If you are interested in being one of our Volunteer Voices, please give us a call or drop us an email at rpecu@rpecu.org. We look forward to hearing from you!