

# ALL ABOARD



SECOND QUARTER, 2010

## TIPS FOR COMBATING FRAUD

It may be summer, but that doesn't mean criminals committing fraud are taking a vacation! Here are some tips to help protect you from fraud year-round!

**Debit & Credit Card Fraud Alerts** – Unified People's Federal Credit Union actively protects you from fraud. If we detect any unusual activity on your VISA debit or credit cards, we will attempt to contact you to confirm that a suspicious charge is legitimate.

If you receive an automated call or message from our 'Fraud Scout' program, please respond or return the call. **If we can not contact you, further activity on your card may be blocked.** For this reason, it is essential that UPFCU has your current contact information, including your cell number and e-mail address.

**To protect yourself against fraud, please update your contact information today!** Call us at 307-632-1476.

**Phony or Counterfeit Checks** – Any time you receive a check asking you to cash it and return a portion of the proceeds, it is probably a scam. You will never have a legitimate offer that requires you to pay money to win something. Popular fraudulent schemes include phony lotteries, inheritance cons and mystery shopper come-ons. We urge you to contact us anytime you receive a suspicious check.

**Credit Card Fraud** – Unified People's Federal Credit Union diligently tracks your credit card activity in an effort to detect fraud. You should carefully monitor statements for your UPFCU VISA credit card and all your credit cards for suspicious transactions. Notify the card issuer immediately if you have any unauthorized charges.

**Read Your Mail from the Credit Union** – We realize that you don't need any additional paper in your life, especially junk mail! Here at Unified People's Federal Credit Union, the only mail we regularly send our Members are monthly statements. When you receive additional mail from us, you can be assured that it is important!

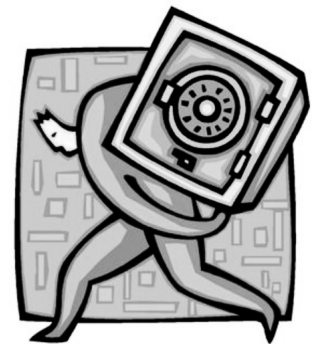
We encourage you to examine your monthly statements as a way to help prevent fraud on your account.

**Merchant Fraud** – If our Members experience multiple fraud incidents with a specific merchant, we may elect to exclude that merchant from our debit and credit card network. Currently, the only merchant excluded is Apple iTunes for transactions over \$25.00. If you wish to do business with an excluded merchant, let us know and we can remove the block; however, you will become fully responsible for any transactions you then have with that merchant, whether they are fraudulent or not. For more information, call Lora at 632-1476.

**Text Message Scams** – Members of several credit unions have reported receiving text messages telling them there is a problem with their credit or debit card and to call an "866" phone number. Do not respond to these text messages! This is a fraudulent scam aimed at stealing your credit or debit card number and, ultimately, your money! If you have questions, please give us a call at 307-632-1476.

**Beware of Phishers Posing as NCUA** – The National Credit Union Administration recently issued an alert warning of phishing attempts to obtain credit card account numbers and expiration dates. Fraudulent e-mails were sent stating that the receiver's account was suspended due to fraud attempts and they should call a toll-free number to reactivate the account.

NCUA does not ask credit union members for such information and anyone who receives the e-mail from the NCUA should consider it a fraudulent request. People that receive the e-mail should forward the entire message to [phishing@ncua.gov](mailto:phishing@ncua.gov). Formal complaints can be filed with the Internet Fraud Complaint Center at [www.ic3.gov](http://www.ic3.gov).



## RAIL LINES

### UPFCU STAFF UPDATE

Unified People's Federal Credit Union is dedicated to our members. To better serve you, we recently developed the position of Collections/Lending Assistant and filled the position with long-time UPFCU Member Renee Hunt. The next time you are in the credit union, say hello to Renee!

### UPFCU MEMBERS BENEFIT CHEYENNE BOTANIC GARDENS

During April, UPFCU donated \$5 to the Cheyenne Botanic Gardens for every Member who signed up for eStatements. We were very happy to present the Gardens with \$105. Electronic statements save paper and trees, don't take up landfill space and are free, convenient & secure. Plus, they arrive before mailed statements!

### TELL A FRIEND, & GET \$25!

Tell your friends, family and co-workers about the great service and rates you enjoy as a Member of UPFCU! If they become a Member and stay active for six months, we'll reward you with \$25!



## ALL ABOARD

*A quarterly publication dedicated to the growth and enrichment of Members of Unified People's Federal Credit Union.*

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(AKA BOARD OF DIRECTORS)

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(AKA STAFF)

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*A.J. Saucedo, Member Services*

*Amber Shenefeld, Member Services*

*Sophia Teniente, Member Services*

### DEPOT SCHEDULE

(AKA HOURS OF OPERATION)

#### LOBBY:

*Monday-Friday: 9:00 a.m. – 5:00 p.m.*

#### DRIVE-UP:

*Monday-Thursday: 8:00 a.m. – 5:00 p.m.*

*Friday: 8:00 a.m. – 5:30 p.m.*

*Saturday: 9:00 a.m. – noon*

### CLOSURES

#### *Independence Day*

*Monday, July 5*

#### *Frontier Days Parade*

*Tuesday & Thursday, July 27 & 29*

*Lobby closed 9am – noon only*

#### *Cheyenne Day*

*Wednesday, July 28*

*Closed noon – 5pm only*

#### *Labor Day*

*Monday, September 6*

CREDIT UNION: (307) 632-1476

TELEPHONE TELLER: (307) 632-8340

WWW.UNIFIEDPEOPLESFCU.ORG



## SAVINGS BASICS: ASSESSING AND IMPROVING YOUR SAVINGS

The most successful savers take time periodically to look at their savings plan and evaluate its effectiveness, identify new opportunities to save and fix shortcomings. The America Saves campaign offers some of the following tools for savers looking to assess their progress. Visit [www.AmericaSaves.org](http://www.AmericaSaves.org) for more information, including:

- A 12-point checklist that allows you to evaluate all aspects of your savings habits, including debt and credit management, retirement savings, net worth, and budgeting and spending plans.
- A savings quiz to assess your knowledge of basic savings information, such as “How much do I need to retire?” and “What are the most common types of emergency expenditures?”
- Savings tips to help you find money to save by cutting down on food, clothing, medicine and other regular expenses.

### Take Action to Save More

After assessing the state of their savings, many people want or need to ramp up their savings practices.

- Open a savings account. Unified People's Federal Credit Union has many no-fee savings accounts, including money market and term share accounts.
- Make savings automatic. Set up an automatic funds transfer from your checking to savings account. Most savers recommend this automatic method as the best way to build your savings account.
- Join your workplace retirement program. Contact your Human Resources representative about enrolling, and be especially careful to take advantage of employer-matched contributions.
- Save your tax refund. Use the IRS's Form 8888 to directly deposit part or all of your refund into your savings account. Visit [www.Form8888.org](http://www.Form8888.org) for more information.
- Increase your savings rate. Consider upping your regular contributions to your savings account.

## SUMMER VACATION TIPS

Let us know if you are planning a vacation, as debit and credit card transactions outside your normal spending patterns may be denied by VISA. We can alert VISA that you may be out of your usual area.

Unified People's Federal Credit Union has tapped into Shared Branching to make life more convenient for our Members. On vacation and need some cash? It's as simple as finding one of over 3,300 credit unions in our Shared Branching network! To find one, log onto [www.cuservicenetwork.com](http://www.cuservicenetwork.com) or call 1-800-919-CUSC. Then you can walk into the credit union closest to you and conduct business. They can automatically link to your account here at UPFCU and you can make as many deposits, withdrawals, transfers or loan payments as you'd like.

## NEEDS, INC.

Needs, Inc. is a local non-profit that has served Cheyenne and Laramie County residents in times of crisis for over 35 years. To help Needs, Inc. serve our community, **Unified People's Federal Credit Union will be holding a food drive the first month of each quarter (July, October, January and April).** Please drop off your donations of non-perishable food in our Lobby during these months and we will deliver them to Needs, Inc. on behalf of our wonderful and generous Members!

## ANNUAL MEETING REPORT

UPFCU's 74th Annual Meeting was held on June 13, 2010, at Lion's Park. Attendees each received a frisbee and a can koozie, a delicious Milk Can Lunch, lots of fun and camaraderie plus the chance to win one of 28 fabulous prizes, including the Grand Prize of a 26" high definition, LCD flat screen television!

A tremendous “thank you” to our Board of Directors, Credit Union Staff and Volunteers for preparing a tasty lunch and fun Annual Meeting!