

There's still time for the
perfect holiday loan!



7.9%
APR*
1-Year,
All-Purpose Loan

At 7.9% APR, CFCU's 1-Year, All-Purpose Loan is a low-cost alternative to credit card purchasing. In addition to a much lower rate if you carry a balance, the one-year term means you're not saddled with long-term payback.

**This promotion
ends in
December
so act
NOW!**

Borrow for holiday gift giving or unexpected bills. You can also use this option to transfer existing higher-rate credit card debt from other bank or store credit cards over to CFCU.

*APR = Annual Percentage Rate. 7.9% rate is guaranteed through 12/31/09, subject to change thereafter. Payment per \$1,000 @ 7.9% for 12 months is \$86.94. The Credit Union reviews every loan application individually to ensure fairness and compliance to CFCU policy.

Fraud prevention— Transactions blocked from certain countries

Fraud costs cardholders and issuers of credit and debit cards hundreds of millions of dollars every year. To protect you, we implemented a Web-based system designed to help block potential fraud in real time. Since most of this fraud comes from foreign countries, we may block transactions from these countries. Current blocked countries include:

- Cuba
- Cyprus
- India
- Iran
- Luxembourg
- Malaysia
- Mexico
- Myanmar (Burma)
- Nigeria
- Romania
- South Africa

Countries from which transactions are blocked may change as we detect new scams and schemes. So check www.myfcu.com for the most up-to-date listing.

And remember to notify our Card Services department if you plan to travel to any of these countries and intend to use your CFCU credit or debit card on your trip.

We will be happy to place a special message on your account to make sure transactions can be processed smoothly with no problems or difficulties.

Holiday Hours

Our branches will be closed on the following days:

For Christmas—Thursday, 12/24 at 3 p.m.,
reopening Monday, 12/28

For New Years—Thursday, 12/31 at 3 p.m.,
reopening Monday, 1/4

The Cornell Store and Ithaca College Branches are both closed Thursday, 12/24, reopening Monday, 1/4



Credit card companies try to beat new law with rate increases

Consumers who put holiday purchases on plastic will want to keep close tabs on the interest rate charged by their credit card issuer. That's because some banks and credit card companies are hiking interest rates in advance of a new federal law.

The law, which takes effect in 2010, was written to protect consumers from these sharp interest rate hikes and fees. However, many issuers are making their moves now.

According to a survey by the Federal Reserve, many banks are raising rates on high-risk customers. Nearly half plan to tighten their credit limits and also plan to tighten the minimum credit score of a consumer to get a credit card. And two other changes can also be anticipated. Consumers who don't pay an annual fee today might see one next year, and a fee might also be charged to those people who don't even use their cards.

Make the switch to a CFCU Visa card!

Our Classic and Platinum Visa have always offered some of the lowest interest rates you'll find anywhere, with no annual fee options, 25-day grace period and other useful benefits—no catches, no strings attached! You'll even find a special 9.79% APR* Visa Balance Transfer program to make it easy to transfer your higher balances over to CFCU. For more information or to apply, call 607-257-8500, log onto www.myfcu.com or visit any branch.



*APR = Annual Percentage Rate. 9.79% Annual Percentage Rate is good for the life of the transfer from another credit card only. Balance transfers will be treated as cash advances according to the terms set forth in the CFCU VISA Credit Card Agreement. All other terms of the CFCU VISA Agreement continue to apply.

Premiere Checking with money-saving benefits and free extras!

If you don't already have a CFCU Premiere Checking account, you're missing out on a great checking account. There are no monthly service fees or charges as long as you maintain an average daily balance of \$500*. Plus you'll benefit from:

- Dividends paid on average daily balances of \$500 or more
- Dividend rate increases on new share certificates
- Rate discounts on new fixed-rate loans with autopay**
- Free Internet Banking with free Bill Pay
- Free checks, travelers checks, money orders and more.

Open your account today at any CFCU branch office.

*Direct Deposit is required for this account. The average daily balance is determined by adding end of day balance in the account for each day of the month and dividing by the number of days in the month. If your average balance falls below \$500 for the month, you pay a \$5 per month fee. ** Credit card and mortgage loans excluded.



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www.myfcu.com



Equal Opportunity Lender
This credit union is federally insured by the National Credit Union Administration.

Deter. Detect. Defend.

Avoid ID Theft!

Identity theft occurs when someone uses your identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. It's estimated that 9 million Americans have their identities stolen each year. And crooks continue to devise new schemes and scams to steal your personal information.

How do thieves steal an identity?

Skilled identity thieves use a variety of methods to obtain your information, including old-fashion methods:

- Stealing — They steal wallets and purses; mail including bank and credit card statements; pre-approved credit offers; and new checks or tax information.
- Dumpster diving — They rummage through trash looking for bills, statements and other papers with your personal information on it.
- Skimming — They steal credit and debit card numbers by using special storage devices while processing your card.
- Changing your address — They divert your billing statements to another location by completing a change of address form.

Or newer Internet methods to cast a wider net, such as:

- Phishing — They send thousands of counterfeit e-mails pretending to be from a legitimate financial institution or company attempting to get you to reveal personal information. This is the #1 form of Internet fraud.
- Smishing — They use text messaging to your cell phone with the same fraudulent intent.
- Vishing — They call your land line, usually using an automated phone system. All these methods direct you to a bogus website or phone number that appears to be the real thing.

The decision to share is yours

- Treat your trash and mail carefully—shred all information containing personal information.
- Be on guard when using the Internet.
- Select intricate passwords.
- Verify a source before sharing information—never click on a link or respond to an unsolicited e-mail, text message or phone call asking for personal information.
- Safeguard your purse or wallet.
- Store information in secure locations.
- Review statements and credit reports carefully to detect suspicious activity.

Identity theft is serious. While some theft victims can resolve their problems quickly, other spend hundreds of dollars and many days repairing damage to their good name and credit record.