

Dollars & Sense

March 2011, Volume 7, Issue 1

CAMC Federal Credit Union



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Holiday Closings

Your Credit Union will be closed in honor of the following Federal holidays, April through September.

May

- Monday, May 30, 2011
Memorial Day

July

- Monday, July 4, 2011
Independence Day

September

- Monday, Sept. 5, 2011
Labor Day

As always, you have **24-hour access** to your account information via CU-Online and Key-24 along with access to collected funds on deposit via our Visa check card and check writing privileges.



Need a Vacation?

Starting June 1st - July 31st, you can take advantage of our vacation loan special from your CU. With a minimum of \$500 and a maximum of \$1,500, you'll be on your way to the vacation you desire! Repayment will begin with the first payday in August and run through June 2012. All loan applications under this loan promotion are subject to credit approval and a processing fee. **Call or visit your CU for more details.** Certain restrictions may apply.

New Service...AD&D and Life Insurance now available through your Credit Union



Covering
all the
Bases – with
Home-Run
Insurance
Solutions



When you plan for your family's future, you want to cover all the bases—helping protect your family today and your financial security tomorrow. To help you meet these goals, your credit union makes CUNA Mutual Insurance Society's personalized service and insurance products available to you. And, because you cover all the bases, they do, too. Licensed insurance professionals are ready to help you assess your needs and understand all your options.

- ▶ No pressure, no obligation, and time to decide what's best for you
- ▶ Follow-up care to ensure you receive the service you expect

Call toll-free today: **1-877-MEMBERS**
(1-877-636-2377).

Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or underwritten by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Insurance Society for doing so. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

MC2276H-0908

**Just a reminder Auto and Homeowners Insurance is also available.
Call for your free quote today at 1-888-380-9287.**

“Spring” into a New/Pre-owned Vehicle with a Pre-Approved CU Auto Loan

Getting the right auto loan is as important as choosing the right auto. That's why it is important to start with a pre-approved auto loan from your Credit Union. We'll guide you through the buying process and you will be prepared to negotiate the deal. Special rates are available for a limited time. Contact our loan staff today at 304-388-5700.

Hurry, rates like these can't last long.

*Actual Annual Percentage Rates (APR's) charged and maximum terms ranging from 36-72 months are based on your credit history, score, model year, loan-to-value, amount financed and payment method elected. All loans are subject to credit underwriting approval. **Rates are accurate as of March 31, 2011** and are subject to change without notice. If you have financed a new car with in the past 60 days the Credit Union will refinance at new car rates. Financing of other model years is also available.

To Pin... Or Not To Pin

Using your Credit Union VISA Check Card (e.g. Debit Card) as a signature-based transaction rather than a Debit (PIN-based) transaction on purchases at a merchant point of sale does the following:

- * Non-PIN usage avoids standard merchant dollar holds commonly set and permitted by VISA for certain merchants such as gas stations (temporarily limiting your funds available)
- * Non-PIN usage grants you higher daily \$ and # of transaction limits for withdraws
- * Non-PIN usage grants you zero liability for fraud protection.
- * Non-PIN usage saves your CU on processing costs.
- * Non-PIN usage helps you accurately balance your check book without temporary merchant dollar holds.

Just press the “credit button” before swiping your card or respond to the merchant that you want “Credit” versus “Debit” if asked by the cashier. Your transaction amount will still be debited directly to your checking account upon processing by the merchant.”

Call Us Before You Travel

Debit card fraud is increasing rapidly and often occurs far from home. That’s why we need to hear from you before you travel. When traveling outside the United States contact us by phone, e-mail or stop by our office with your itinerary to assure continued use of your CAMC FCU Visa Debit card. Without **pre-authorization, your international transactions may be blocked.** We apologize for any inconvenience this may cause you prior to your trip, but it is necessary to protect both you and the Credit Union from fraud.

7 Controls to Avoid Check Fraud Losses

By implementing the following controls, CU members minimize their risk of check fraud.

- 1) Order checks from an organization you know and trust.
- 2) Minimize the amount of personal information printed on your checks.
- 3) Examine and count your new check orders.
- 4) Use your checks in order.
- 5) Maintain tight security over your unused checks.
- 6) Examine bank statements promptly.
- 7) Report losses promptly.

CAMC Federal Credit Union takes educating our members about financial protection very seriously. Please visit our website at www.camfcu.org for tips on how to avoid becoming a victim of fraud or if you feel your identity was threatened feel free to visit your Credit Union for more information.

New Address or Phone?

Occasionally, we need to quickly reach members to verify authorization of account activity. Sometimes old information gets in the way. **Our NetBranch, CU-Online is a convenient way to share your new phone numbers (or address).** The next time you’re on CU-Online, please use the Profiles menu to select “Preferences”. Next, select “Change Personal Information” to review your account profile for accuracy. Finally, make any necessary changes and select “Submit Change Request”- you’re done! You can also call or stop by the Credit Union to update your contact information.

What do you Think?

To remain a leader in providing efficient, high quality financial services, one important objective is to meet the needs of our members by providing convenient, competitive products and services . Your business is very important to us and we want to know how we’re doing. Our member Satisfaction Surveys will be available through May 31, 2011 in the Credit Union lobby or you can request a copy by calling 304-388-5700 or emailing us at CreditUnion@camfcu.org.

Thank You... We Appreciate Your Business!

Together, We Make a Difference!

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.