



CAMC Federal Credit Union

**3400 MacCorkle Ave., SE
Charleston, WV 25304
Phone: (304) 388-5700
Fax: (304) 388-5730**

**Key-24: (304) 388-5724
www.camcfcu.org**

Holiday Closings

Your Credit Union will be closed in honor of the following Federal holidays, July through October:

July

•Monday, July 4, 2011

Independence Day

September

•Monday, September 5, 2011

Labor Day

October

•Monday, October 10, 2011

Columbus 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.

24/7 TIP

Don't forget about our Night Depository located beside the ATM at the Credit Union Office.

It's Vacation Time!!

You have until **July 31st** to take advantage of our vacation loan Promotion. 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 Special rates to be offered for this promotion. All loan applications under our vacation loan promotion are subject to credit approval and a application fee. **Call or visit your Credit Union for more details.** Certain restrictions may apply.

New Service Enhancements E-Notices & Draft Stop Payment

- **E-Notification** -Elect to receive copies of your Certificate Maturity Notices, Loan Delinquency Notices, Insufficient Funds Notices and 1099-INT Statements electronically.
- **Stop Draft Payment**-Allows members to place a stop on a draft or a range of drafts through **Key-24** our automated phone system or **NetBranch** our online banking site.

For more information please contact our member service staff at 304-388-5700.

Ready To Hit The Open Road

CAMC Federal Credit Union wants to put you in the drivers seat of a new or pre-owned auto in time for that summer road trip. Interested in a more fuel efficient car for work...now is a great time to trade that gas guzzler for a vehicle that earns better gas mileage.

- **New and Pre-owned vehicles, model years 2009,2010,2011 and 2012 as low as 2.49%-6.99% APR*.**
- **Pre-Owned vehicles (2006,2007 and 2008) as low as 3.24%-7.99% APR*.**
- **Financing of older models also available.**

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 June 28,2011** 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.

7 Controls To Avoid Check Fraud Losses

By implementing the following controls, members minimize their risk of check fraud. 1) Order checks from organizations you 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 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.camcfcu.org or CU-Online messaging 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.

Kings Island/Cedar Point Tickets

Looking for some summer fun or a weekend getaway idea? CAMC Federal Credit Union now has discounted Kings Island Tickets. Cedar Point tickets available for online purchase only.. Contact your Credit Union or visit our website for more details.

***Striving to build deposit and credit relationships...
Every Day!***

Help Us Protect You Against Debit Card Fraud

The Credit Union uses software that constantly monitors your ATM/debit card transactions for fraud. This system looks for usage in other locals, a string of costly purchases and other known fraud patterns. If there is suspected fraud you will receive a phone call in which you will be asked to validate recent transactions.

Do we have your current contact information? To ensure we can continue to reach you timely whenever fraud is suspected, the next time you conduct business with the CU, please take a minute to confirm your contact information with us, including:

- * **Primary phone numbers (i.e. home, work, and cell)**
- * **Address**

Protect yourself by balancing your accounts timely and looking for unusual transactions. Call us immediately if you suspect fraud. Be wary of strangers who call. Unless you initiate the call to a trusted known merchant or party do not share with anyone your address, zip code, phone number, date of birth, social security number, card or account numbers and expiration dates. In stores and at ATMs, hide your card and Pin. Your PIN is private. Do not share it! Never respond to e-mails asking you to verify card or account numbers and don't use links to unknown web sites.

We want your money to be safe. Call us immediately if you suspect fraud (304)388-5700.

Go Green!

Sign Up for E-Statements

Signing up for E-Statements not only helps the environment, it helps you. Along with the benefit of getting your statement faster, you will receive up to (10) free on-line check image retrievals per month. Just go to our website at www.camfcu.org and refer to "News and Events" then click on "E-Statements to apply. For details about check image retrieval refer to "In the spotlight" on our home page.

Loans Are Our Lifeline

Your Credit Union relies on loans made to you as its primary source of generating income to support all the specific products and services available. By utilizing our loan products and services, the CU remains competitive with interest rates, fees and services. The next time you need a loan, don't look elsewhere...go to your CU & support the CAMC family. The process is quick, convenient and easy!

The following loans currently are available to meet your needs:

- New and pre-owned auto loans
- Home equity loans or line of credit
- Mortgage loans
- Personal loans or line of credit
- Credit Card
- Recreational (i.e. motorcycle, boat, RV, jet ski, ATV, T-Trailers, etc.)
- Christmas loans
- Vacation loans

We are here for you, so return the favor and support your Credit Union!

Together, We Make a Difference!



Back-to-School Account Payout

As a reminder to participants in the Back-to-School Savings accounts, the time to reap the rewards of your diligent savings is near. The Back-to-School Savings account is scheduled to payout on July 22, 2011. The funds will be deposited into the account you designated at enrollment or your Prime Savings if you did not designate an account.

If you wish to open an account or make changes to an existing Back-to-School account, please contact the Credit Union at 304-388-5700. Changes should be made by August 5, 2011 to avoid penalties. Current participants who do not wish to make any changes to their existing accounts need not take any action and 2012 accounts will begin with the first payday in August. Payout for 2012 Back-to-School accounts has been set for July 20, 2012.

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 Check/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.

Important Reminder

Please review your statement account messages monthly for important changes in Credit Union products and services.

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.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.