

# Dollars & Sense

September 2011, Volume 7, Issue 3

CAMC Federal Credit Union



## 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, October through January:

### October

- Columbus Day Monday, Oct. 10

### November

- Veterans Day Friday, Nov. 11
- Thanksgiving Day Thursday, Nov. 24
- Day After Friday, Nov. 25  
Lobby Closed/Drive-thru normal hours  
7:15am-5:45pm

### December

- Christmas Monday, Dec. 26

### January

- New Year's Day Monday, Jan. 2
- MLK, Jr. Day Monday, Jan. 16

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.

## Holiday Loans

Need extra cash for the holiday season? Take advantage of our Special Holiday Loan Promotion starting Nov. 1st - Dec. 15th. Apply for holiday cash amounts of \$500-\$1500 to make your holidays a little merrier. Repayment begins the first pay in January through October 2012. Special rates will be offered. All loans are subject to credit approval and a non-refundable processing fee. Contact our loan department at 304-388-5700 for more details.

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## Score Big With a Credit Union Loan

You'll tailgate in style with a new vehicle financed through your Credit Union. It's a **Win-Win** situation when you choose the manufacturers rebate and select financing with your credit union. You'll enjoy: Competitive rates, optional loan enhancement products at significant savings, fast service, convenient payment options and in-house decision making. Our current auto loan rates are:

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

\* Actual Annual Percentage Rates (APRs) charged and maximum terms ranging from 36-72 months are based on your credit history score, model year, loan-to-value, amount financed, term and payment method elected. Contact our loan staff for information. All loans are subject to credit and underwriting approval. Rates are accurate as of September 15, 2011 and are subject to change.

## New Phone or Address?

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

## Wire Transfers

**CAMC Federal Credit Union** offers both incoming and outgoing wire services. Please obtain proper wire instructions from the receiving financial institution prior to initiating your wire request. For incoming wire information and direct deposit instructions please call 388-5700. As a reminder for members receiving incoming wires, our Credit Union wire instructions are different from Direct Deposit/ACH instructions so please contact us before initiating any wire services.

## 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.

## Entertainment Books for 2012

### Now Available

Save money on dining, entertainment, hotels, car rentals and more? Just purchase your copy of the 2012 Entertainment Book at your Credit Union for \$25. The 2012 Entertainment Book offers discounted savings from many merchants. Makes a great gift idea!

*Together, We Make a Difference!*

[www.CAMCFCU.ORG](http://www.CAMCFCU.ORG)  
(Benefit Feature)



Considering a new car? Trying to decide whether to buy or rent a home? Should you open an IRA? Our web site [www.camcfcu.org](http://www.camcfcu.org) is full of money management aides to help guide you through these important financial decisions. To access simply click on the icons above from our home page.



Just a reminder that your Credit Union offers Auto and Homeowners insurance. To find out more or receive a free quote just visit our web sit [www.camcfcu.org](http://www.camcfcu.org).

## Re-Order Checks Online

When it comes time to re-order paper checks. Log-in at [www.camcfcu.org](http://www.camcfcu.org), click on “Check Reordering” under “Services” then click on “Harland Clark Check Services”. On-line services operate 24/7 and provide immediate order confirmation. You can display your company pride by selecting Our CAMC logo check design for just \$15.95\* a box. CU-Online!

\* Price includes tax, shipping & handling costs.

## A Home Equity Loan Can Be Your Lifeline

As its name implies, a Home Equity Loan uses the equity in your home to serve as collateral for a loan. Home Equity Loans are very favorable in terms of interest rates and you can establish a line of credit to draw upon as needs arise for both home improvement repairs or personal needs. **The interest you pay may be tax deductible.** Call us today at 304-388-5700 to discuss your options.

*“We want to help every member fulfill their dreams of home ownership.”*

## Enroll Now For E-Statements

Tired of waiting for your statement to arrive in the mail? Get that statement faster with the election of our E-Statement Service!!! You’ll save time and reduce your paper-work by choosing to receive your statements electronically instead of via U.S Mail. It’s safe, secure and you’ll be confident in knowing your account information is available at your fingertips when you want to review it. E-Statements are available FREE to all members who elect to enroll in the program. For questions about this product, please contact our member service department at 304-388-5700.

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

## Christmas Savings Plan Account Payout

As a reminder to participants with a Christmas Savings account, the time to reap the rewards of your diligent savings is near. The Christmas Savings account is scheduled to payout on Friday October 28, 2011. As always, 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 Christmas Savings account, please contact the Credit Union at 304-388-5700.**

Changes should be made by November 11 2011 to avoid early withdraw 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 November. Payout for 2012 Christmas Savings accounts has been set for October 26, 2011.

## Beware of Scams...

Phishing attacks and hackers are becoming more sophisticated with their scams. CAMC Federal Credit Union takes educating our members about these scams very seriously. Please visit our website at [www.camcfcu.org](http://www.camcfcu.org) and NetBranch messages for tips on how to avoid becoming a victim of fraud. Feel free to visit your Credit Union for more information.

## CU Direct Deposit – Set it and Forget it!

- \* Direct your earnings into checking for immediate availability.
- \* Direct your payments toward convenient payroll deduction of Home, Auto and Personal CU Loans.
- \* Direct your savings into special Christmas, vacation or school accounts.
- \* Direct your concerns away from postage, traffic and deadlines.

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.