

Dollars & Sense

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CAMC Federal Credit Union



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Holiday Closings

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

January

Monday, January 18, 2010
(Martin Luther King Jr. Day)

February

Monday, February 15, 2010
(President's 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.

Annual Meeting Won't Be Complete Without You

It's not just a lot of hype. It's true. We need you at the Annual Meeting, which is being planned for Thursday March 18, 2010.

As Credit Union members, you're not just borrowers or depositors. So make the Annual Meeting complete by attending. CU there!

**Best wishes
for 2010!**

Personix # 70303A1209

We Can't Spell S_ccess Without U

On behalf of all your Credit Union staff and myself, we thank you for the opportunity to be your financial partner. Whether it's a checking, savings or time deposit account or any of our full line of consumer loan products, our goal is to be your first and best choice for all your consumer financial service decisions.

As 2009 draws to a close, we find ourselves pausing to reflect on a period of unprecedented challenges within the financial services industry. However, despite these challenges, it's with great pride and satisfaction that I report that our 2009 results of operations remain a leader within our industry by substantially outperforming our peers in each of the key financial performance measurements identified by our regulators. More specifically, our key ratios related to management of our Credit Union's assets and liabilities ranked in the top 5% nationally among our peers based on 3rd quarter 2009 filings to regulators, which includes performance on results of operations, asset quality and capital to absorb the impact of unexpected events in uncertain times. These strong results were part of our TEAM effort of sticking to our core values and staying focused on our members to meet their financial needs. Member confidence in us increased our average core deposits nearly 7% in 2009, allowing us to grow and rank within the largest 30 percentile nationally among all credit unions based on asset size.

As we begin 2010, we anticipate the loyalty and support of our members will be even more critical to our continued success. We ask each member to continue serving the Credit Union as ambassadors by promoting all loan and deposit services to family and fellow employees. Thank you Your business is greatly appreciated.

Nick Arvon, CEO

New Year! New Home!

Mortgage rates are at a historic low, so it's never been a better time to refinance your existing mortgage or purchase that new home. With our existing relationship with WV Housing and our newly added PHH Mortgage Services to compliment our in-house portfolio mortgages, the opportunity to serve our members mortgage needs has never been better. Call us today (304-388-5700)!



Your IRS Refund Direct Deposited

Want to get your refund back quickly, safely and easily? Your 2009 tax refund can be paid to you through Electronic Funds Transfer (EFT). Just make sure you **use the correct Routing / Transit Number 251984409** and the correct account number of your CAMC Federal Credit Union account. If you have direct deposit to your checking, use the account information located at the bottom of your checks. If you have direct deposit to your savings, use the information you provided to your employer to set-up direct deposit or call the Credit Union for assistance at (304) 388-5700.

Year-End Statement

Please review and file your year-end statements. These statements provide information on year-to-date interest earned and finance charges needed to file your income tax returns. Members who have earned at least \$10 combined interest on any of their deposit accounts will receive IRS Form 1099 covering all their accounts. Members who have a home equity or mortgage loan will receive IRS Form 1098 if interest was greater than \$600. These forms should be retained for 2009 income tax returns. Members with escrow accounts, please refer to your September quarterly statement for payment information. Interest information can also be obtained 24/7 from our NetBranch (CU-Online).

Together, We Make a Difference!

Identity Theft Protection

What should I do to protect myself from identity theft or fraud?

CAMC Federal Credit Union works hard to keep your information secure. You can also help by following these tips to protect your information:

- Store personal information in a safe place. Tear up or shred old receipts and account statements before throwing away.
- Protect your personal identification numbers (PINs) and other passwords. Do not share them with anyone.
- Review account statements and billings carefully to ensure the information is accurate.
- Guard your mail from theft by depositing bill payments directly at a secure post office drop box instead of leaving them in your home mailbox. Promptly remove all incoming mail.

If you believe you have been the victim of fraud or identity theft, take immediate action.

- Contact your financial institution or creditors for any accounts that may be affected by fraud to have accounts or credit/debit cards suspended from use.
- File a report with the police department where the fraud took place. Make sure that you obtain a copy.
- Contact the fraud departments listed below:
 - > Equifax: 1-800-525-6285
 - > Experian: 1-888-397-3742
 - > Trans Union: 1-800-680-7289
 - > Social Security (fraud line): 1-800-269-0271
- Visit www.idtheft.gov for more resources and information.

Cold Weather's Here!

Do you need a dependable car, SUV or pick-up truck to get you where you're going this winter? Get pre-approved for that New or Used auto loan from your Credit Union and avoid the "Smoke & Mirrors" of Dealer Financing and be prepared to negotiate your next auto purchase. Our current rates are:

- **New Vehicles as low as 3.99% to 6.99%.**
- **Pre-owned Vehicles (2009-2008) as low as 3.99% to 7.24%.**
- **Pre-owned Vehicles (2007-2006) as low as 4.99% to 7.99%.**
- **Financing of older models also available.**

*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 December 14, 2009 and are subject to change without notice. If you have financed a new car within the past 60 days the Credit Union will refinance at new car rates.

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 by 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."

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

Safe Deposit Box Fees

Annual safe deposit box fees will be posted to your designated account on January 29, 2010. If you do not wish to renew your box, you must return all keys to the Credit Union by January 22, 2010. To rent a box, please stop by the Credit Union. A limited number of boxes are available for rent.

Revive Those Inactive Accounts

Inactive accounts cost your Credit Union money because of third party costs to administer the account and to maintain periodic communication of balances required by regulation. So that we may continue our policy of NO minimum balance fees on active members, the Credit Union assesses a nominal fee in accordance with the Credit Union rate and fee schedule to members whose total combined loan and deposit balances do not exceed \$250 as of the last day of the month and have had NO transaction activity in a 12 month consecutive period. Please help your Credit Union remain efficient by reviving inactive accounts or consolidating unused accounts.

IRA Time.... Plan Now for Your Retirement

It's time to think about supplementing your retirement income with an annual contribution to an Individual Retirement Account (IRA). If you don't have an IRA, now is the perfect time to begin one. The 2009 Federal Income Tax Deadline is April 15th, 2010. Check with your tax advisor for eligibility. Don't miss the chance to save for your secure retirement. Contact your Credit Union today at 304-388-5700 for more details.

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.