

# Dollars & Sense

June 2009, Volume 5, Issue 2

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.camfcu.org**

## Holiday Closings

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

### September

- Monday, September 7, 2009  
**Labor Day**

### October

- Monday, October 12, 2009  
**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.

### **TIP**

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

## It's Vacation Time!!

**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 2009. Special rates to be offered for this promotion. All loan applications under our vacation loan promotion are subject to credit approval and a processing fee. **Call or visit your Credit Union for more details.** Certain restrictions may apply.

## Financed a vehicle outside the CU?

If you have financed an auto outside the Credit Union, we want to earn your business and offer you a "Second Chance". Your loans not only help your Credit Union grow, but provide you the following benefits...

- **Competitive interest rates**
- **No pre-payment penalty**
- **Same day loan decision**
- **Convenient payroll deduction loan payment options.**  
**Payroll deduction avoids late payments and late fees.**  
**Payroll deduction builds your credit scores and saves you interest.**

Please complete our quick and easy application on page 2 and see what your Credit Union can do for you!

## Attention Debit Card Holders... We May Be Calling You

To protect your account, special software monitors your ATM and debit card transactions for potentially fraudulent activity. If fraudulent ATM or debit card use is suspected, you will receive a call to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential monetary losses and avoid restrictions which may be placed on your card until the unusual activity is verified. Our goal, quite simply, is to manage our risk exposure required by regulations, with the service you expect and deserve.

**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**

As a reminder, potential fraud through ID theft is now the world in which we live. Please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any unauthorized transactions. Also, when traveling out of the country, make sure you contact us prior to your trip if you plan to use your debit card overseas.

## 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.



*Striving to build deposit and credit relationships*

## Kings Island Tickets

Looking for some summer fun or a weekend getaway idea? CAMC Federal Credit Union now has discounted Kings Island tickets **available either on-line at [www.camfcu.org](http://www.camfcu.org) or at the Credit Union.** Tickets are valid any one day in the 2009 season when open to the general public.

## We All Want Fast Drive Thru Service...

To expedite the drive thru process, please count to three, **keeping these tips in mind...**

1. Offer your member number and picture ID.
2. Ensure endorsement of all named as payee is on the check.
3. Present a completed deposit/withdraw slip.

*The lobby is able to assist with other full service requests.*

## Want to change your CAMC Payroll Direct Deposit or Allocation to the Credit Union?

After your CU Account is established, visit Lawson on CAMnet on **Thursday or Friday of payroll week or Monday or Tuesday of the following week.** If you need assistance, just give your Credit Union a call at 304-388-5700. For Non-CAMC payroll transfers, contact your Payroll office.

## Credit Union Checking Account..... better than ever!

To enhance the convenience of net pay to checking relationships, surcharge free ATMs are located within each CAMC hospital, outside the Credit Union office, and at more than 50 other locations in the Charleston metro area. Visit our web site and click on the surcharge free ATM locator icon for a full list of over 4,500

ATM surcharge free locations available to you nationwide.

## CAMC FCU is Proud to be a W VHDF Lender

CAMC Federal Credit Union is a participating lender with the West Virginia Housing Development Fund (WVHDF) Mortgage Revenue Bond Program. Rates are priced daily. **Contact our loan staff at 304-388-5700 for details.**

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



## 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 24, 2009. 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 7, 2009 to avoid penalties. Current participants who do not wish to make any changes to their existing accounts need not take any action and 2010 accounts will begin with the first payday in August. Payout for 2010 Back-to-School accounts has been set for July 23, 2010.

## Complete this easy refinance request form today!!!

### Second Chance Auto Loan Promotion

*Let us earn your business!*

*If you have financed an auto outside the credit union, we want to earn your business. This second chance loan promotion will allow you to take advantage of payroll deduction and help your credit union grow.*

**Remember...your deposits are our foundation and your loans are our lifeline.**

Make: \_\_\_\_\_ Year: \_\_\_\_\_  
Model: \_\_\_\_\_ Mileage: \_\_\_\_\_ Est. Payoff: \_\_\_\_\_

#### APPLICANT

#### CO-APPLICANT

Print Name: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Base Hourly Rate Pay: \_\_\_\_\_

**Please read before signing:** This statement is submitted to obtain credit and I certify that all information herein is true and complete. I also authorize the Credit Union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. I agree that photocopies and/or fax copies of this signed document are valid and enforceable as the original. If I am a first time applicant, I may be required to submit additional information upon request.

Signature: X \_\_\_\_\_ Signature: X \_\_\_\_\_  
Date: \_\_\_\_\_ Date: \_\_\_\_\_

Fax to: 304-388-5730, Send Interoffice Attn: Credit Union or  
Mail to: 3400 MacCorkle Ave SE; Charleston, WV 25304

**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.