

CU News\$

News about the
Huntingdon County
Federal Credit Union

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Best Wishes for a
Merry Christmas and a Happy New Year



Huntingdon County Federal Credit Union Staff and Directors

Credit Union Members – Your Money Is Safe

The National Credit Union Administration certifies each member's shares in the **Huntingdon County Federal Credit Union**. Your shares are now federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, as provided in the Federal Credit Union Act.

Identity Theft

Don't become a victim---

The Huntingdon County Federal Credit Union will NEVER notify you to ask for sensitive information either via outbound phone call or through unsolicited e-mail.

How to determine if you have been a victim of Identity Theft

If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can review your credit activity by ordering a copy of your credit report from the three nationwide consumer-reporting companies. To order your free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com

If you have lost any personal information—or if it has been stolen---you may want to check all your reports more frequently for the first year.

Monitor the balances of your financial accounts. Look for unexpected charges or withdrawals. Other indications of identity theft can be:

- * Failing to receive bills or other mail. This could mean an identify thief has submitted a change of address.
- * Receiving credit cards for which you did not apply.
- * Denial of credit for no apparent reason.
- * Receiving calls from debt collectors or companies regarding merchandise or services you did not buy.

Everyday Diligence – Steps you can take to protect yourself from Identity Theft

Following these safety tips provided by the Federal Trade Commission could decrease your chances of becoming a victim of identity theft:

Be careful whom you provide personal information.

- Don't give out personal information on the phone, through the mail, or on the internet unless you have initiated the contact or are sure you know whom you are dealing with.
- Before you share any personal information, confirm you are dealing with a legitimate organization. Access an organization's website by typing its URL in the address line, rather than cutting and pasting it in, and check for scam alerts.
- Be cautious when responding to promotions. Identity thieves may create phone promotional offers to get you to give them your personal information.

Treat your mail and trash carefully

- Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox.
- Also, be careful when handling your account statements, expired credit or charge cards that you're discarding, credit offers you get in the mail, and other similar documents.
- To opt out of receiving offers of credit in the mail that are based on your credit report, call: 1-888-5-OPTOUT (1-800-567-8688).
- When ordering new checks, pick them up from the Credit Union instead of having them mailed to your home, or invest in a trackable delivery option if offered.

Guard your Social Security Number and your Wallet

- Don't carry your SSN card in your wallet, store it in a secure place.
- Give your SSN only when absolutely necessary, and ask to use other types of identifiers. If your state uses your SSN as your driver's license number, request a substitute number. Do the same if your health insurance company uses your SSN as your policy number.
- Carry only the identification information and the credit and debit cards that you'll actually need when you go out. If your wallet is stolen---or if you lose it---report the theft immediately to the card issuers and the local police.
- Keep your purse or wallet in a safe place at work; do the same with copies of administrative forms that have your sensitive personal information.

Holiday Toy Safety Tips

When choosing toys as holiday gifts, the American Academy of Pediatrics recommends, keeping these tips in mind: Make sure the toy matches the child's abilities. The manufacturer's recommendations can be a helpful guide. A toy that is too advanced or too simple is easily misused, which can lead to injury.

Prevent choking in children three and under by making sure all parts of the toy are larger than the child's mouth. Babies and toddlers should not be given toys with strings, straps, or cords longer than seven inches because greater lengths could cause strangulation.

Toys that require electrical plugs should not be given to children under eight. They could lead to shock or burns. Since many toys these days have batteries, it's important to note the safety issues with them, as they can be harmful to children and pets.

Enroll Now In 2009 Christmas Club



Were you one of the many shoppers who found their Christmas List was longer than their available cash? If you were, it's not much consolation to know that you were not alone. But, there is consolation in knowing that it doesn't have to happen again next year.



Many members of the **Huntingdon County Federal Credit Union** avoided this financial crisis by saving regularly in their Christmas Club Account. You can, too---for next year!

Enrollment is simple. Just stop in the Main Office of your Credit Union and find out how you can become a member of the 2009 Christmas Club and how to make regular contributions to the account through payroll deductions or direct deposits. It's the best Christmas Gift you can give yourself.