

Englewood Municipal Federal Credit Union Newsletter

DECEMBER 2008

Proposed 4th Quarter Rates 2008

4th Quarter 2008 Share Dividends 0% APR & 0%APY
All Rates & Services are posted in the Credit Union Office

SERVICE IS OUR MISSION

Our credit union exists to provide the highest quality products and services to our members at fair, competitive prices. Products and services will be provided in such a way that there will be an adequate return to contribute to capital growth and maintain financial stability, thus ensuring safety and soundness.



ANNUAL EMFCU MEETING March 18, 2009

We invite you to join your fellow EMFCU members in celebrating the 50th Anniversary of YOUR Credit Union!

IT PAYS TO USE DINING DOLLARS

Pay \$7.00 for a \$10.00 "Dining Dollar"
Certificate good for food & beverage, entertainment, recreation,
lodging and services at over 100 establishments!

Purchase one or as many as you wish.

They are **100% guaranteed** and allow you to **SAVE 30%** every time you use them. A flier explaining the program as well as a current "Hot Sheet" list of participating vendors is available at [your Credit Union](#).



Your Credit Union May Have the Keys to Save You Money...



Ask yourself the following questions:

- *What is my current auto loan rate?*
- *Is it simple or compound?*

Ask about refinancing your current loan, and let the EMFCU staff help you save money!

(all loans subject to approval)

YOUR EMFCU OFFERS HOME EQUITY LOANS!



- We loan up to 80% of the value of your home
- Credit limits up to \$75,000.00
- Consolidate your bills, use for home improvements, finance an education and much, much more...
- Current Rate 5.25%
- First 12 months variable

(all loans subject to approval)

CHECK LIST FOR VICTIMS OF IDENTITY THEFT!

If you become a victim of identity theft, you should do the following:

- ✓ File a police report.
- ✓ Contact your Credit Union and cancel your credit cards.
- ✓ Notify Credit Bureau fraud units.
- ✓ Place a fraud alert statement on your Credit Report.
- ✓ Request that Credit Bureaus identify accounts closed due to fraud as "closed at consumer's request."
- ✓ Request a free credit report at: www.annualcreditreport.com
- ✓ Report check theft to check verification companies.
- ✓ Check post office for unauthorized change of address forms.
- ✓ Follow up telephone contacts with letters, and keep copies of ALL correspondence.

CREDIT UNION PHONE NUMBERS

Jeri Powell	(303) 762-2307
Laurie Askelson	(303) 762-2308
Melinda Kamil	(303) 762-2309
FAX	(303) 783-6929
Voice Response Unit	(303) 783-6955

1000 Englewood Parkway, Englewood, CO 80110
(303) 762-2309/2308

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