

Englewood Municipal Federal Credit Union Newsletter

MARCH 2008

Proposed 1st Quarter Rates 2008

1st Quarter 2008 Share Dividends .50% APR .50% 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.

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.

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)



THE NEWS IS OUT! EMFCU NOW 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...
- Compare our rates

(all loans subject to approval)

AVAILABLE AT YOUR CREDIT UNION



"**Dining Dollars**" gift certificates, which can be used for food and drink in an ever-growing variety of area restaurants, hotels and services are available at EMFCU. "**Dining Dollars**" are honored like cash and are 100% guaranteed. A monthly updated list of the participating establishments is available. Call us for more information!

YOUR CREDIT... KEEP IT GOOD!

It is to your advantage to review your Credit Report annually to ensure that the information contained in it is accurate and up-to-date. Here's how to reach the various Credit Bureaus:

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
(1-800-270-3435)
www.equifax.com

Experian

P.O. Box 9601
Allen, TX 75013-0949
(1-888-397-3742)
www.experian.com

Trans Union Corporation

P.O. Box 1000
Chester, PA 19022
(1-800-888-4213)
www.tuc.com

EMFCU Officials & How to Reach Them

Board of Directors

Marla Wilcox, President	Ext. 2365
Frank Gryglewicz, Vice-President	Ext. 2401
Vicky Younkin, Secretary	-----
Mary Gardner	Ext. 2605
Ben Greene	Ext. 2479
Rich Coy	Ext. 2529
Lance Smith	Ext. 2366

Supervisory Committee

Janet Grimmatt	Ext. 2349
Lynn Meehl	Ext. 2690
Carol McGuigan	Ext. 2317
Mahendra Patel	Ext. 2612
Robert Stephenson	Ext. 2538

CREDIT UNION PHONE NUMBERS

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

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

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