

# Englewood Municipal Federal Credit Union Newsletter

JUNE 2008

## Proposed 2<sup>nd</sup> Quarter Rates 2008

2<sup>nd</sup> Quarter 2008 Share Dividends .25% APR .25% 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](http://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)

### 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](http://your Credit Union).

### **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](http://www.equifax.com)

#### **Experian**

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

#### **Trans Union Corporation**

P.O. Box 1000  
Chester, PA 19022  
(1-800-888-4213)  
[www.tuc.com](http://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**