

# Englewood Municipal Federal Credit Union

## Newsletter

### DECEMBER 2007

#### Proposed 4<sup>th</sup> Quarter Rates 2007

4<sup>th</sup> Quarter 2007 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](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.

#### **SHARE CERTIFICATE ACCOUNTS**

*Pays quarterly to your Share (savings) Account*



Minimum Deposit	\$500.00	6, 12 & 18 months
Minimum Deposit	\$1,000.00	24, 30 & 36 months
6 months.....	1.50% DR	1.51% APY
12 months.....	2.50% DR	2.52% APY
18 months.....	3.50% DR	3.55% APY
24 months.....	4.00% DR	4.06% APY
30 months.....	4.50% DR	4.58% APY
36 months.....	5.00% DR	5.09% APY

#### **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](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
Molly McDermott	(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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