

Englewood Municipal Federal Credit Union

Newsletter

SEPTEMBER 2008

Proposed 3rd Quarter Rates 2008

3rd 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.



MY CREDIT UNION... IT BELONGS TO ME! International Credit Union Day October 16, 2008

More than 170 million members in 97 countries belong to thousands of credit unions. Through their loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement.

Join your fellow members worldwide in celebrating our accomplished history, our shared values and our bright future on International Credit Union Day!

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)



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...
- Compare our rates

(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
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