

# Englewood Municipal Federal Credit Union Newsletter

JUNE 2009

## Proposed 2<sup>nd</sup> Quarter Rates 2009

2<sup>nd</sup> Quarter 2009 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.



### **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)

### **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

### 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 [www.EnglewoodMFCU.com](http://www.EnglewoodMFCU.com) Credit Union.

### **AUTO LOAN SPECIAL**

June 1 thru August 31

TERMS UP TO 7 YEARS!

New Vehicles 4.25%

Used Vehicles 5.50%



Ask about our Competitive Lending Policies!

- Our rates are simple interest, and this can save you money.

Let your Credit Union review your existing vehicle loan rate... this includes motorcycles & RVs.

- If your current loan interest rate is **not less than 4.0%** you should contact your Credit Union staff and let us **REFINANCE** your existing vehicle loan.

All loans are subject to approval.

### **SPRING & SUMMER**

Signature Loan Special

June 1 thru August 31



\$500.00 - \$2,500.00	Terms to 24 Months	6.50%
\$2,501.00 - \$5,000.00	Terms to 48 Months	7.00%
\$5,001.00 - \$8,000.00	Terms to 60 Months	8.00%

Simple terms apply. All loans are 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](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.

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(303) 762-2309/2308