

# Englewood Municipal Federal Credit Union

## Newsletter

SEPTEMBER 2009

### Proposed 3<sup>rd</sup> Quarter Rates 2009

3<sup>rd</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 [your](#) Credit Union.

### Home Banking at Your Credit Union

Now you can access your **EMFCU** account information 24 hours a day, 7 days a week! Go to [www.emfcu.org](http://www.emfcu.org)

- Type in your 4 digit EMFCU Account Number
- Your TEMPORARY Password will be the last 4 digits of your Social Security Number
- At this point, you will be prompted to change your TEMPORARY Password to a Permanent Password so that no one else can access your account
- Next, you will be required to answer five "Extended Security" questions (again, only you will know the answers)... **and please note that your entries are case sensitive.**
- From here on out, each time you visit your EMFCU account online, you will be required to provide your Account Number and your Permanent Password and answer one of the five Extended Security questions in order to access your account! And if you mess up, don't worry... it will give you another chance to do it right. ☺

If you have any questions about accessing your account, please call the Credit Union at **303-762-2308**.

### ***Can you hear me now???***

EMFCU VOICE RESPONSE LINE

**303-783-6955**

- Balance, Inquiry & Transfer System
- Member Account Information
- 24 Hours a Day – 7 Days a Week

### **CHECK LIST FOR VICTIMS OF IDENTITY THEFT!**

If you become a victim of identity theft, you should IMMEDIATELY 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.

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