



HOT NEWS

Volume 7, Number 8

October 2003



Hours & Phone



910 New Road
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Northfield, NJ 08225
Phone: (609) 272-1000
Fax: (609) 484-8638
Monday Thru Friday
8:00 AM - 4:00 PM

1701 Pacific Avenue
Atlantic City, NJ 08401
Phone: (609) 348-1683
Mon-Wed-Fri
8:30 AM - 2:30 PM

Find Your Account Number and Win \$25!

If you are one of the lucky members who finds his or her account number hidden in this issue of "Hot News" by October 31, 2003 you will win \$25. Congratulations to last quarter's winner Chris Baumgartel.



USA Patriot Act Member Identification Requirements

In accordance with Section 326 of the USA Patriot Act, beginning October 1st, 2003 anyone opening an account at the Atlantic City Firemen's Federal Credit Union will be asked to provide proof of identity by way of a current official picture identification including name, address and other identifying information.

For current account holders, identification will be requested if original documentation was not obtained at the time you opened the account. In addition, we may also require that you present appropriate identification with each subsequent transaction. In all cases, protection of our members' identity and confidentiality is our pledge to you.

We proudly support all efforts to protect and maintain the security of you, our members, and our country.

The New Color of Money



Beginning this fall, the US Treasury will begin to issue the next generation of US currency. These new bills will feature subtle colors and new security features for the \$20, \$50 and \$100 bills, starting with the \$20 bill late this fall. The added color will both serve to help people identify the different denominations of bills and will deter counterfeiting.

According to the Bureau of Engraving and Printing, "each denomination will feature different symbols of freedom. The \$20 note will feature a large blue eagle in the background and a small, metallic green eagle and shield." The "NexGen" bills, as they are called, will be the same size and have the same overall look of the traditional bills, which will remain in circulation.

To learn more about the NexGen bills, visit <http://www.moneyfactory.com/newmoney/>.



Verified by VISA protects VISA Card numbers against unauthorized use online. This is a new service that enhances your

existing VISA card with a personal password you create. You get added safety, and the reassurance that only you can use your VISA card online.

To protect your Credit Union VISA credit card, log onto www.usa.visa.com and in just a few minutes you can register your VISA card and start shopping with added safety online.

Is there a new vehicle in your future? Be sure to keep the Credit Union in mind for financing options!

Holiday Closings

Columbus Day

Monday
October 13

Veterans' Day

Tuesday
November 11

Thanksgiving

Thursday
November 27

Christmas Eve

Wednesday
December 24
Close at 1 p.m.

Christmas

Thursday
December 25

New Year's Eve

Wednesday
December 31
Close at 1 p.m.

New Year's Day

Thursday
January 1

Board of Directors

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Steven D. Schlundt
George P. Kearsley
Thomas G. Shields
Kevin J. Stransky

Office Staff

Diane Beach
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AMERICA'S
CREDIT
UNIONS

Where people are
worth more than money.

ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION



**Atlantic City
Firemen's**
Federal Credit Union

Dear Members,

After careful consideration of all the factors involved, we have found it necessary to revise the Loan Protection Insurance program covering the loans of our members.

This change does not immediately affect the insurance on qualified loans granted prior to November 1, 2003. All such insurable loans will continue to have coverage until the loan is refinanced, repaid or otherwise liquidated.

All loans granted on or after November 1, 2003 will not be insured under the Loan Protection Policy.

We have taken steps to make quality alternative insurance protection available to you with low cost MEMBER'S CHOICE Term Life Insurance provides protection on your loan up to \$30,000.00, in case of the member's death. Each member making a new loan or refinancing a loan may apply for this coverage, without providing proof of insurability, provided the coverage is applied for within 30 days of the date of the loan.

If you have any questions regarding this change, please contact our Northfield Office.

Sincerely,

Steve D. Schlundt
President/CEO

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