



HOT NEWS

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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 January 31, 2004 you will win \$25. Congratulations to last quarter's winner Diann Walters.

Need Money for College? Apply for a Scholarship!

The Atlantic City Firemen's Federal Credit Union participates in a statewide Credit Union College Scholarship Program offered through the Credit Union Affiliates of New Jersey. Students will be competing against members from credit unions across New Jersey for the chance to win one of many \$500 scholarships.

Any high school senior who is a member in good standing of the Atlantic City Firemen's Federal Credit Union is eligible to apply. Applicants will be judged on academic performance, extracurricular and community activities, references and personal goals.

Applicants are required to submit a completed application, which includes a short essay (500-700 words), an official high school transcript, an SAT/ACT transcript and a teacher reference.

Let your Credit Union help you finance your education. Ask us for an application today!

Applications can be obtained at either credit union office or by phone at (609) 272-1000.



Free Auto Rental Insurance

The next time you rent a car, you'll save yourself time and money by using your Credit

Union VISA Credit Card! Beginning March 1, 2004, your Credit Union VISA Credit Card will provide automatic auto rental insurance. This important new benefit gives you insurance coverage that you can trust, and eliminates those high insurance premiums from the auto rental agency. This new benefit is provided to you at no cost, and covers damage to rented vehicles.*

* Damage due to collision or theft up to the actual cash value of most rented vehicles. Within domiciled country this coverage is secondary to any other valid and collectible insurance from any other source. See full disclosure for full terms and conditions of these benefits.



Singing the Holiday Bill Blues?

Is paying those holiday bills leaving you a little off key? Tune up your finances by using your Credit Union credit card to consolidate your other credit card balances!

Save time and money by transferring those higher rate card balances to your Credit Union credit card today. Make one easy payment and pay less interest over time. Make beautiful music with a credit card that offers you these great benefits:

- Pay nothing in annual fees
- Pay less interest with lower rates
- Pay no interest on purchases when you pay off your entire balance by the due date
- 24-hour access to report a lost or stolen card
- Free Auto Rental Insurance beginning 03/01/04
- Added protection for online shopping with Verified by VISA

Don't sing the blues this post-holiday season! Call today or visit us online to apply for a Credit Union VISA .

Holiday Closings

Martin Luther King Jr.'s Birthday
Monday
January 19

Presidents' Day
Monday
February 16

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AMERICA'S
CREDIT
UNIONS

Where people are
worth more than money.

ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION



Avoid the Con

We've all heard about "pigeon drop" schemes and wondered how anyone could fall for such a con, but remember that these are professionals who have honed their skills over many years and can be very convincing. Keep in mind the adage that "if it seems too good to be true, it probably is."

- Never withdraw money from your bank account to give to a stranger, no matter what they promise.
 - Credit Union examiners will not come to your home and ask for your help (and withdrawal of money from your account) to "catch a dishonest credit union employee". They have much more sophisticated methods to verify theft.
 - Avoid door-to-door sales. Very few legitimate companies use door-to-door sales unless you have requested a quotation for services.
 - Never enter contests that require you to put up money to win. Read the small print in notifications that "You are a winner" because there are always stipulations and qualifications that follow.
 - Cut up or shred offers for credit cards before discarding them. Read the "fine print" of such offers so that you aren't getting a card with higher interest percentages on purchases than on balance transfers, or vice versa. Also beware that late or missed payments can result in changes in the rate of interest originally offered - ranging as high as 25% annually, in some cases.
 - Keep checkbooks, bank books and canceled checks in a secure place. Don't discard them without first cutting them up or shredding them.
 - Sign all ID or credit cards immediately upon receipt. Don't put them in your wallet thinking you'll do it later. They are a "blank check" to a career criminal.
 - Don't write the P.I.N. number for your Electronic Fund Transfer account on your checkbook or keep it in your wallet. Make sure it is a number you will remember without prompting.
 - Be careful of home improvement offers made in person or through the mail. Many of these are swindles - especially if they require "up front" payments before work begins. Ask for and check references from work completed. Review any contracts carefully before signing. Make sure the contract covers the work specified, at the price agreed to, and any warranties or guarantees promised. Contracts should include start and finish dates, and contractors should have proof of insurance coverage. Pay only upon completion of satisfactory work.
- If you feel you have been a victim of fraud, call local authorities immediately. The sooner a con artist can be stopped, the fewer number of consumers fall victim to his/her crime.



Simplify Your Life with Direct Deposit

You've got so many better things to do with your time, why not have your check directly deposited to your account at the Credit Union? Direct Deposit is just another way that we have found to help you simplify your life. Once you're signed up, you'll start enjoying the benefits of hassle-free deposits!

Direct Deposit lets you enjoy these great benefits:

- No waiting in line – Depositing your check is no longer a time-consuming chore. Your paycheck or other recurring payment is deposited on time.
- Same-day availability – Deposits received by Direct Deposit have the advantage of immediate availability.
- Lower risk – With Direct Deposit, you can always be sure of your deposit schedule, reducing the risk of overdrawing on your account. You never have to worry about your check being lost in the mail!
- Easy Access – Pay your bills, withdraw, or transfer funds from any of the convenient methods your Credit Union offers!

Start enjoying the simplicity of Direct Deposit! With this safe, easy and convenient service from the Credit Union, you can spend extra time doing the things you like to do! Call or visit the Credit Union today to find out more!