



# HOT NEWS

January 2008

## Notice of Bi-Annual Audit of Accounts

The Supervisory Committee is making an audit of the records of your credit union as prescribed by law. Your account balances are shown on the enclosed statement. It is important that you compare these figures with your records. If the balances don't agree, please report the differences immediately to:

Mr. Gary Yentsch,  
Chairman of the  
Supervisory Committee  
Atlantic City  
Firemen's FCU  
PO Box 188  
Northfield, NJ 08225-0188

## HOLIDAYS

**Martin Luther King Jr.'s Birthday**  
Monday  
January 21

**President's Day**  
Monday  
February 18

## 2008 College Scholarships

Many of our Credit Union members have big dreams and bright futures ahead of them as they plan for their college careers. Your Credit Union can help to make your dreams come true alleviating some of the financial burden that comes with higher education.

In conjunction with the New Jersey Credit Union League's Youth Involvement Board, A.C. Firemen's FCU is offering members seeking post-secondary education the opportunity to receive up to a \$1000 college scholarship. High School seniors in who are good-standing members of the Credit Union until one o'clock p.m. can apply. Students will be competing against members from credit unions across new Jersey for the chance to win one of ten \$1,000 scholarships.

Let the Credit Union help you finance your education. Ask us for an application today at either credit union office or by phone at 609-272-1000.

Application deadline is February 28, 2008.



## 2008 Fee Schedule

Effective 2/1/08

SERVICE	NEW FEE
<b>Share Draft Accounts:</b>	
Overdraft Protection Transfer (Per Transfer)	\$5.00
"Stop Payment (Individual, or Non-Consecutive)"	\$12.00
Stop Payment on a Consecutive Range of Checks	\$25.00
Certified Check	\$5.00
Returned Checks and ACH Transmissions	\$20.00
Microfilm Copy	\$3.00
<b>Money Orders</b>	
Stop Payment	\$8.00
Return Item	\$5.00
Microfilm Copy- Mailed to CU	\$5.00
Microfilm Copy- Fax to CU	\$5.00
Information Retrieval	\$5.00
Cashier's Check	\$5.00
Wire Transfers (Outgoing) (No Charge for Incoming)	\$15.00
International Wire Transfers	\$25.00
Western Union Wire Transfer (United States Only)	\$18.00
Western Union Wire Transfer (International) < \$500	\$25.00
Western Union Wire Transfer (International) > \$500	\$18.00 + 2% of Principal
<b>Members Statements: Photocopies</b>	
1st Page	\$1.00
Each Additional Page	\$1.00
Returned Check (Deposited at the Credit Union) Per Item	\$20.00
<b>Fax Service: (Non CU Business)</b>	
Send: 1st Page	\$2.50
Each Additional Page	\$1.00
Receive: (Per Page)	\$1.00
Loan Refinancing Fee. (If Applicable)	\$25.00
Share Draft Account Statement Balancing Assistance \$25.00/hr. (1 Hr. Minimum)	\$25.00
Records Research Charge (Member Rate) \$25.00/hr. (1 Hr. Minimum)	\$25.00
"Liens, Levies and Attachments"	\$25.00
<b>Service Charges and Fees for Electronic Services</b>	
<b>Hotline Audio Response System</b>	
System Access:	No Charge
Per Transaction Fee:	No Charge
<b>HotPay Bill Payment Service</b>	
Enrollment Fee:	Waived
Monthly Service Charge:	\$3.95
(Includes UNLIMITED Payment Items per Month)	
Returned Item Fee:	\$10.00
Stop Payment Fee:	\$40.00
Insufficient Funds Fee (NSF):	\$20.00
Overdraft Transfer:	\$5.00
Investigation Fee:	\$40.00
<b>Flash Card Debit Card</b>	
Card Fee:	No Charge
Point of Sale Charge:	No Charge
ATM Transaction Fee:*	No Charge
Overdraft Transfer:	\$5.00
Insufficient Funds Fee (NSF):	\$20.00
Replacement Card:	\$0.00

International Transactions are subject to VISA International Service Fees. These fees are "passed through" and are charged to your account when received from VISA.

\* Does not include ATM Surcharges, that may be charged by ATM operators. These charges are charged a time of transaction or passed thru to your account.



## Hours & Phone



910 New Road  
P.O. Box 413  
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

### Board of Directors

John W. Collette Jr.  
James H. Revelle  
Steven D. Schlundt  
Thomas G. Shields  
Kevin J. Stransky

### Office Staff

Debbie Bateson  
Diane Beach  
Steve Gresham  
Peggy McGinnis  
Sherry Schaeck

### 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, 2008 you will win \$25. Check it carefully – you may have won \$25!

# ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION

## Notice of Privacy Practices

Important information about the personal data your Atlantic City Firemen's FCU collects, and how it is used to enable us to provide products and services to you.

Your Credit Union wants you to know about the information it collects about you, and about how this information might be used.

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

### Information We Disclose

We may disclose all of the nonpublic information about you we collect as described above.

### Who May Receive This Information

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers and insurance agents.
- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as non-profit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

### You May Opt Out

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out.

For joint account holders, we will treat an opt-out request as applying to everyone listed on the account. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers, and publishers, or others such as non-profit organizations, you may call our Northfield Office, mail your request, or deliver your notice to us in person.

### What You Can Do To Help

The Atlantic City Firemen's Federal Credit Union is, as always, committed to protecting the privacy of our members. You can help by following these simple guidelines.

- Protect your account numbers, plastic card numbers, PINs or passwords.
- Use care when disclosing account numbers, social security numbers, etc.
- Keep your information with us current. If your address or phone number changes, please let us know.
- If you have any questions, please don't hesitate to contact us- we are here to serve you!

Please return this completed this form either by mail, or in person, to the address below;

Atlantic City Firemen's Federal Credit Union  
910 New Road  
PO Box 413  
Northfield, NJ 08225

or you may telephone us with the information at (609) 272-1000

### OPT OUT RESPONSE FORM

Member Account Number

Member Name:  
(PLEASE PRINT)

I have read the Privacy Notice disclosure provided by the Atlantic City Firemen's Federal Credit Union, and would exercise my right to opt out, as provided by law. Please opt me out of disclosures of Nonpublic Personal Information.

Note: Anyone listed on the account may elect to opt out on the account on behalf of all account holders.

Please opt me out from the following accounts:

Account#: Account#:

Account#: Account#:

Signature Date