



HOT NEWS

Volume 7, Number 5

March 2005



Hours & Phone



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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 April 29, 2005 you will win \$25. Congratulations to last quarter's winner Tim Wainwright.

Consumer Alert: Dangers of Phishing to Internet Users

Gone are the days when you had only to fear your wallet being stolen. In this high-tech age when everything there is to know about you can be stored in the digital domain, protecting your identity means much more than carrying your wallet in an inside pocket.

"Phishing" is a real threat to today's consumers, and is a scam that uses Internet services to deceive you into disclosing your personal information. "Phishers" use email, spam and pop-up messages to scare people into sending various types of account numbers, Social Security numbers, passwords and other secure information to a fraudulent address. These emails or pop-ups claim to originate from a business or organization you are familiar with - for example, your credit union, credit card company, or even a government agency, and threaten consequences for not providing this information. They may also tell you that your information is being up-dated and to confirm before a certain date. Another similar scam uses the phone to gather such information, and is called "pretexting."

The key to staying safe online and on the phone is to never disclose your personal information unless you yourself have initiated the contact. If you receive a call or email that you think might be legitimate, you can call that company or organization by using a phone number that you already have on file to confirm that the request came from them.

Your Credit Union will never attempt to collect your personal information through email. Please report any such requests immediately for your personal information at once to the Credit Union. If you suspect that you have been a victim of identity theft, whether through phishing, pretexting, or by any other means, call the Federal Trade Commission immediately at 1-877-FTC-HELP. You can learn more about protecting yourself from identity theft at the FTC website at www.ftc.gov/idtheft, or by calling the number above.

The Credit Union is Your Partner in Financial Success



Are you looking around for financial services in all the wrong places?

When you're shopping for the best rates and low or no fees, make the Credit Union your first and last stop! You will find the competitive rates you are looking for, and a broad range of services geared toward your financial success. More importantly, even when the unexpected happens, you can rely on the Credit Union to help. We know our members, and understand how quickly things can change. We step in when you need help. When a bank or other financing company would look only at the numbers, we look at the whole person. What better way is there of protecting your financial future than to make your financial decisions through the Credit Union?

Whether you are looking for a loan or other financial services, always think of the Credit Union. Smart choices start at the Credit Union - your partner in financial success!

HOLIDAYS

Memorial Day
Monday
May 30

Independence Day
Monday
July 4

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Changing Your Address? Keep In Touch!

Are you moving or changing phone numbers? We want to make sure you have the latest financial account information. If you are changing addresses or phone numbers, please mail or fax us a letter authorizing us to update our records. Address changes must include your signature.



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™

ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION

Considering a New Car Purchase?

Buying a new car is a BIG deal! As a major purchase in most people's lives, it requires research, shopping and patience. Your credit union wants to make the process as painless as possible, so we're offering a few shopping tips to help make your next car purchase a pleasant (and hopefully money-saving) experience!

1. Budget is the primary factor to consider before you actually start the car-buying process. Be sure to include these *ομλ εσο μνο εσο* expenses in your monthly calculations: loan payment, insurance payment, gas, and periodic maintenance.
2. Once you determine what you can afford, you can select a vehicle in your price range that will meet your needs. Select option packages for the greatest price benefit. Wherever possible, take advantage of rebates, trade-ins, or other discounts offered through affiliations.
3. If you are financing your new vehicle purchase, it's important to "shop" for the best rate, term and overall loan package. Consider these features when looking for the best financing option:
 - a. Percentage of purchase that can be borrowed
 - b. Actual rate being charged
 - c. Term
 - d. Monthly payment
 - e. Other discounts/rebates that may apply if you don't finance with *χρ εσο ελτ εσο* the dealer
 - f. Required insurances or warranty packages to qualify for financing
 - g. Total amount of payments
4. Don't make impulsive decisions. If you've done all your homework, you know what YOU want so don't settle for what a dealer offers on the spot (and that goes for dealer financing, too!).

Call the Credit Union for assistance with your next new vehicle purchase. Smart choices start at the Credit Union!

Fire Up Your Online Hotline

Our Home Banking link allows you to review your accounts from the comfort and privacy of your computer.

Online Hotline lets you:

- Check account balances
- Check on your cleared share drafts (*with the actual check image available for viewing and printing*)
- Transfer funds
- Make loan payments
- View account history
- Complete a loan application

For more information on the new A.C. Firemen's Online Hotline Home Banking, call us today.



Children and Money

Kids are never too young to start learning about financial responsibility. It may seem strange to say, but you start making an impression on the children in your life from Day 1. The choices you make, the environment you surround them with, and the habits you cultivate all contribute to the development of long-term habits and expectations. Some parents and caretakers do not want to address financial issues with children because they feel it is inappropriate, or they are insecure about their own financial situation. However, often what children do not see or understand is more influential *ομλ ελτ εσο ελτ* than what they do see. Because of that, it is important to start thinking early about the kind of financial habits you want to pass on.

1. **Mirror the behavior you want to elicit.** You are a child's best teacher... "Do as I say, not as I do" won't work when training children to use money!
2. **Look for age-appropriate behavior.** Familiarize yourself with what you can reasonably expect from children at different ages.
3. **Make learning fun!** Make financial responsibility a fun and rewarding project, and make sure that the learning process is respected: everyone makes mistakes on the road of responsibility.