



# HOT NEWS

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## 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 July 31, 2003 you will win \$25. Congratulations to last quarter's winners Mary Patterson and Juan Melendez.



Accepting her scholarship award from New Jersey Credit Union League Board Chairman John C. DiNofrio (right), is Heather Shields with ACFFCU President/CEO, Steve Schlundt.

## NJCUL YIB Scholarship Winner – Heather Shields

A.C. Firemen's FCU member Heather Shields selected as a winner in the New Jersey Credit Union League Youth Involvement Board Scholarship program. Heather was one ten who won a \$500 scholarship to be used to further education at the college level. Eligible scholarship candidates must be a member of a League affiliated credit union and must submit an application and essay to be considered.

Heather Shields, a senior at Mainland Regional High School, is pleased to be a recipient of the award. An honors student, Heather is actively involved in her synagogue's youth group, her school's drama club, and works at the Tuckahoe Inn.

Heather's future plans include attending the University of Richmond in the fall. She would like to become a judge and eventually become a US Supreme Court Justice. As an honored community service volunteer, Heather believes in this philosophy, "Next time you think to yourself 'someone should really do something about that' stop and remember, you are someone!"

Congratulations, Heather!

## You Could Look This Good, Too!



### FOR SALE:

- 2000 Chrysler Sebring JX
- 2 Door Convertible
- Green with tan top
- 43,136 miles
- Power windows
- Power brakes
- Power locks
- Air conditioner
- AM/FM stereo with cassette player

Bids now being accepted at the Credit Union office. Financing available to qualified borrowers!



## Holiday Closings

Labor Day  
September 1

Columbus Day  
October 13

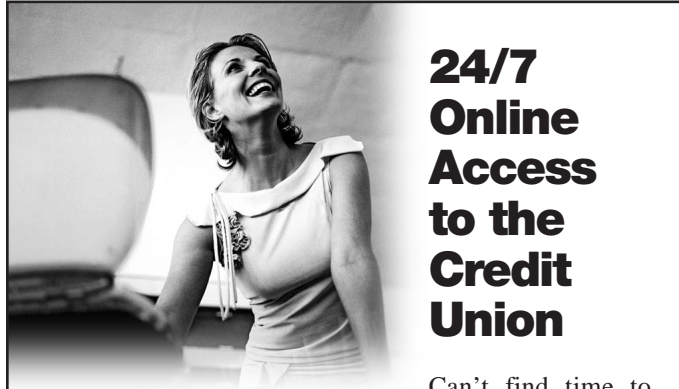
### Board of Directors

John W. Collette Jr.  
Steven D. Schlundt  
George P. Kearsley  
Thomas G. Shields  
Kevin J. Stransky

### Office Staff

Diane Beach  
Steve Gresham  
Richard Duncan  
Peggy McGinnis  
Sherry Schaech

# ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION



## 24/7 Online Access to the Credit Union

Can't find time to stop in the Credit

Union office? No problem! Check us out at our web site for updates on our products and services, as well as links to various Credit Union related services.

Best of all, access your account for history and transactions from the comfort and privacy of your computer.

- Check account balances
- Check on your cleared share drafts
- Transfer funds
- 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 website and Home Banking package, call us today.

## Don't be Caught Off Guard

Telemarketing scams continue to circulate at an alarming rate. When caught off guard you can easily become a victim of such practices. Awareness is your best defense, and can help you recognize and even avoid the best deceptions.



Most telemarketing scams begin with offers for magazines, prize giveaways or investment opportunities. Then a request is made for a checking account number. NEVER give your checking account number over the phone unless you initiated the call, and are confident that the business is reputable.

It is best to demand information in writing before agreeing to any withdrawals from your account. A legitimate business will accommodate this request. Scam artists use high pressure tactics to convince you to reveal your account information immediately. One common trick is to explain that the offer is only good for today, requiring you to act immediately. Once an account number is obtained, your funds are immediately accessible.

Don't let this happen to you! If you feel that you have been a victim or you see suspicious activity with your accounts, contact your credit union immediately.

There is a difference between legitimate telemarketers and scam artists. Protect yourself and your money. If you feel pressured by a telemarketer, remember it's OK to hang up!

## Best wishes!

ACFFCU wishes Richard Duncan, Senior Loan Officer a happy retirement! His service and dedication are greatly appreciated by management, Board, staff and members.

## Stop Licking and Start Clicking

While paying bills is inevitable, it doesn't have to be a dreaded task. Stop licking and start clicking by using ACFFCU's electronic bill payment service.

ACFFCU's Electronic Bill Payment service allows you to pay your regular monthly or intermittent bills. Forget the hassle of paying ongoing bills like your rent, electric, cell phone, and taxes. We virtually write the check and even put a stamp on the envelope! All you have to do is remember to record and subtract each payment amount from your checking register.

Schedule your payment no less than 5 business days prior to the bill's due date. The payment will be sent immediately to ensure it's received on time.

For more information about the ACFFCU Electronic Bill Payment service, call or stop in the Credit Union!



AMERICA'S  
CREDIT  
UNIONS™

Where people are  
worth more than money.™