



Highlights from the Highway

Summer
2011



Think Twice About Accepting Store Credit Cards

True story: Jody was ticketed for speeding. The officer told her she could pay her fine on the spot with a credit card. "That's great," she said, and handed over a Sears card. The officer tried to keep a straight face as she explained that only a Visa or MasterCard would do.

Limited acceptance is one strike against store cards. One or two retail cards can be handy if you're trying to establish your credit history but, for the most part, you're better off saying "no thanks" when a clerk offers you 15% off your store purchase if you sign up for the retailer's card. Here's why:

You could jeopardize a carefully built credit reputation for a fleeting benefit. In general, you want to minimize credit inquiries; they show up on your credit history for 12 months after they're made.

Credit 77640 score evaluations view store card carriers as somewhat riskier, so inquiries nick your score. A trip through the mall, accepting retail cards at several stops, could hit your score by 60 points or more; that can do serious damage to your ability to borrow at a reasonable cost in the near future. Do you really want to save \$30 today—and next year end up with a monthly mortgage payment \$150 or more higher than it might have been?

If you revolve a balance, you're paying in the range of 20% interest or more for the privilege of saving on today's purchase. That's no bargain. You often can reap many of the promotion and sale benefits of a retail card just by signing up for the store's e-mail newsletter.

Retail cards typically feature low credit limits and limited acceptance. As we've seen, you can't use a store card to pay off a speeding ticket—or tuition for your college student, or a visit to the dentist or emergency room.

You might think a low credit limit isn't an issue if you keep your charges within the limit. But there's a broader issue—your credit score includes a significant segment based on how much of your available credit you use. If that credit limit is low, your proportion of credit in use will be higher, and that reduces your credit score.

Speedy financial decisions are rarely the best decisions. Sleep on that store card offer. You may be much better off using a credit union credit card, accepted everywhere, or a short-term credit union personal loan. A credit union loan officer can help you size up your options.

Why Throw Away Your Money? Save with Sprint!

Join the over 1 Million credit union members nationwide that are already saving over \$95 million on their wireless plans! SFCU is pleased to bring our members 106587 these major savings through the **Sprint Credit Union Member Discount Plan**. **Ways you can save:**

- ◆ **10% off** most regularly priced Sprint individual service plans
- ◆ **15% off** most regularly priced Sprint business service plans
- ◆ Waived activation fee on new activations
- ◆ Waived upgrade fee
- ◆ Available to new and existing Sprint customers



Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save.

Click www.SprintSave4CU.com

Visit your nearest Sprint store. **What are you waiting for? Start saving today!**

Shield Yourself From Swindles

Fraudsters take advantage of innocent consumers daily through checks, ATM, and Internet scams, and they're using the latest technology to pull off their scams. Know 106720 the latest trends to protect yourself.



Phishing scams Phishers send fraudulent e-mails containing authentic looking logos and graphics and ask for financial information. Some scams are activated when you simply open an e-mail, no clicking required. Once infected, the scammers change the IP address in your PC's hosts file to their choosing, associates the IP address with financial institution websites, and forces your browser to go to fake websites.

Tip: Change online banking and shopping account passwords every three to six months. To avoid being led to fraudulent websites, retype Web addresses in your browser rather than click through e-mail links.

Check scams Fraudsters increasingly use e-mail to contact victims, and the most common check scam is the "Nigerian Advance Fee Fraud." You're told you'll be sent a check for an extra sum and you're asked to wire back the excess money. Scammers purport to be from other countries and claim you can collect on a sweepstakes or pay you to work at home. The realistic-looking checks are forgeries, but **victims are responsible for money withdrawn against bad checks.**

Tip: Don't send refunds or deliver goods in the time it takes cashiers' checks to clear.

ATM scams Skimming is one of the newest ATM scams. Using a skimmer--a card-swipe device that reads your ATM card--the fraudster uses a blank card to encode information from your ATM card and create a counterfeit. Your PIN is confiscated through a small camera mounted on the ATM. You won't know you've been scammed because your ATM card hasn't been stolen and still works at other machines.

Tip: Be on the lookout for anything out of the ordinary at the ATM, such as odd-looking equipment or wires. Monitor accounts regularly for unusual activity. If you've been scammed, contact the SFCU and the *Federal Trade Commission* at www.ftc.gov.

Asking yourself three key questions will protect you from many scams:

- 1. Why would anyone send you more money than you're due?** Just asking the question is a reminder that you rarely get something for nothing.
- 2. Why do you need that information?** When anyone asks for personal information--check routing numbers, driver's license numbers, Social Security numbers, or other data--ask why it's required. Unless you're convinced by the answer, refuse to provide it. Never provide information when someone else originates the transaction or request for information.
- 3. Is this check genuine?** Even cashier's checks can be faked. Ask a professional at SFCU to examine any questionable check before selling property or withdrawing funds.

Items of Interest

- ◆ Many times we have someone not on the account making a loan payment or deposit for a friend or family member. ***We will not give a receipt showing account information to anyone not on the account and/or loan.*** The teller will complete 105694 a generic receipt documenting the transaction, but the actual receipt must be mailed to the member.
- ◆ Many financial institutions do not accept 3rd party checks. Beginning August 1st, our policy changed. For any 3rd party checks over \$100.00, the party to whom the check is written must be present if he/she is not joint on the account. This includes checks for tax refunds. If that person is not joint on the member's account, a 10-day hold will be placed on the item.
- ◆ If your ***ATM/Debit Card is lost or stolen*** during office hours, please call us immediately. If it happens ***over a weekend or holiday***, please call: ***1-800-554-8969*** or ***1-614-564-5101*** from ***out of the country***. Swift action on your part reduces your liability as outlined in your Disclosure.
- ◆ Upcoming Card Changes--as of June 1st, Visa Credit Cards convert to a Points Rewards System. July 31st will be the last day to redeem your Debit Card Rewards at www.uchooserewards.com.

Dividend Rates-Savings*

<u>Share Type</u>	<u>Amount</u>	<u>APY= Annual Percentage Yield</u>
Regular	\$200+	.10%
Looney Tunes	\$5+	.10%
Other Shares	\$200+	.10%
IRAs	\$200+	1.01%
Organization	\$200+	.10%

Share Certificates***

<u>Minimum</u>	<u>Term</u>	<u>APY</u>
\$2,000	9 months	.25%
\$2,000	12 months	.25%
\$2,000	18 months	.50%
\$2,000	24 months	.76%
\$2,000	30 months	1.26%
\$2,000	36 months	1.51%

***Certificates are offered for IRA and regular shares and have an early withdrawal penalty of three months dividends. *Rates are subject to change without notice.

New Rule Increases Funds Available When You Deposit a Check

The next 92767 time you deposit a check at SFCU, you might notice a change that's twice as nice. Beginning July 21st, federal legislation increases the minimum amount of funds deposited by check that a financial institution must make available by opening of business the next day-from \$100 to \$200. For more information about the new rule and funds availability schedule for all your checks, talk to the professionals at SFCU.

Interest Rates-Loans**

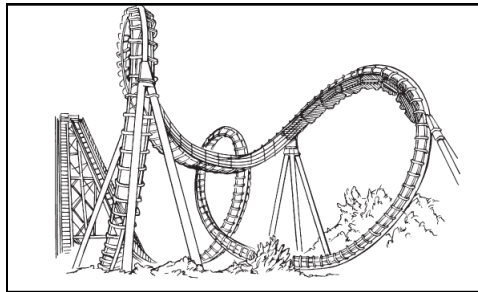
(as low as)

Signature	9.00% APR
New	6.00% APR
Used Vehicle	7.00% APR
RV	7.00% APR
Home Equity-Fixed Rate	6.99% APR
Home Equity-Line of Credit	5.75% APR

** Rates are for qualified borrowers and are subject to change without notice. Other rates are available.

Lucky Numbers

We have hidden **five* member numbers in the text. If you find your number, call the office by July 29th and we will deposit \$15 in your share account. *Somehow I goofed last quarter and only 3 numbers made it to print. My thanks to some very astute members who pointed this out!



Theme Park Discounts

Headed to an amusement park this summer? We have discount coupons to the following destinations:

- ◆ Busch Gardens/Water Country
- ◆ Dorney Park/Wildwater Kingdom
- ◆ Caesars Pocono Resorts
- ◆ Six Flags (NJ & DC)
 - ◆ Sesame Place
 - ◆ Hershey Park
 - ◆ Sea World

Hours

Monday-Thursday
9:00-5:00
Friday
9:00-6:00

Seaford Branch Address

24488 Sussex Hwy.
Unit 1
Seaford, DE 19973

Phone Numbers

(302) 629-7852
Toll-Free
1-800-346-SFCU
Fax (302) 629-9125

Millsboro Branch Address

30650 Dupont Hwy.
Dagsboro, DE 19939

Phone Numbers

(302)934-1774
Fax (302)297-0016

Note: all phone numbers will access both locations!

Audio Response Dial 1

Website

www.seafordfcu.com

Routing Number

231176897

Holiday Closings

Labor Day-Sept. 5th
Columbus Day-Oct. 10th



Summer 2011

Skip-A-Payment Coupon

If your budget could use a break, use this coupon to skip a month on your SFCU loan! The interest will continue to accrue, but there will be no late charges or penalties.

Member # _____

Name: _____

Loan # _____

Signature: _____

Cosigner Signature: _____

Date: _____



\$20 processing fee

Please note:

This special offer does not apply to real estate loans, delinquent loans, Visa Credit Card. Only one coupon per member, per calendar year. Can be used for one loan only, member must be in good standing with SFCU.

Only one skip-a-payment coupon can be used in any calendar year.

The Credit Union VIP's:

Seaford Location

Mary Adams (ext. 118)-Branch Manager/Marketing

Pat Jones (ext. 110)-Head Teller/New Accounts

Heather Kellam (ext. 124)-ACH/ATM/Visa Check Cards

Lori Perdue (ext. 119)-Loan Officer/Disability Insurance

Debbie Torkelson (ext. 117)-Accountant/IRAs

John Watson-(ext. 121)-Chief Executive Officer

Member Service Representatives:

Marchell Fletcher (ext. 115), Wanda McCracken (ext. 120)-Payrolls, Linda Neill (ext. 125)



Millsboro Branch

Kathy Decker-(ext. 212)-Chief Operating Officer

Mary Lou Faithful (ext. 215)-Loan Officer

Gwen Fleetwood (ext. 216)-Real Estate Loan Officer

Susan Hodges (ext. 210)-Collections

Veronica Nhan-Nock (ext. 214)-Branch Manager/Visa Credit Cards

Member Service Representative:

Zulma Cay (ext. 202)-Bilingual-Spanish