

April 2008

Titan Federal Credit Union

114 Mack Avenue, Pleasant Gap, PA 16823
Office: (814) 359-4540 Fax: (814) 359-4543
Toll Free (866) 442-3132 VISA (800) 433-0505
www.titanfcu.com
Monday through Thursday 8:30 AM to 5:00 PM
Friday 8:00 AM to 6:00 PM



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

“Serving Our Members Since 1937”

WHO CAN JOIN

Employees, retirees and members of the following sponsor companies and organizations are eligible for membership in Titan FCU. In addition, members of their immediate families and households are also eligible for membership. This includes grandparents, grandchildren, spouses, children, brothers and sisters.

Bolton Metal Products
Rightnour Manufacturing
Restek
Supelco
Pleasant Gap Fire Company
Pleasant Hills Homeowners Association
Allegheny Power (State College Division)
American Legion Club 867
Gerald F. Barnhart & Sons
Novosel Instrument Company
Bellefonte Area School District
Bellefonte Emergency Medical Services

All it takes to become a member is to open a share(savings) account with the credit union. As soon as you join you are eligible for all of our other services. Give us a call today to see how easy it is to join.

Titan FCU Financials

Assets	\$28,555,300
Shares	\$24,946,034
Loans	\$10,783,981
Members	3,101

Titan FCU Home Banking

Did you know that you can access your accounts through our web-site? All you need to do is to complete an access form so we may issue you a log-on account number and a temporary password. Please contact us at your convenience to get started.

Once you have your logon and password you will be able to view your account balances and transactions, transfer funds between accounts, request withdrawals and receive your statements electronically. You can view your accounts and print your statements at your convenience. Please remember that these transactions are not “live”. They will not actually post until we receive the file and update your accounts.

SHARE & LOAN RATES

Regular Shares	3.0%	3.03% APY
Christmas Shares	2.0%	2.02% APY
IRA Shares	4.0%	4.06% APY
Share Drafts	0.0%	0.0% APY

New/Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR
Share Secured	60 mos.	4.0% APR
	60 mos.	4.9% APR
Second Mortgages	120 mos.	5.5% APR
	240 mos.	6.0% APR
	60 mos.	7.0% APR

(APY – annual percentage yield; APR = annual percentage rate.) The above rates are accurate at the time of printing. Please contact the credit union for current rates and terms.

WAKE UP YOUR DORMANT ACCOUNTS

One in nine Americans has unclaimed property – to the tune of \$30 billion, according to the National Association of Unclaimed Property Administrators.

Escheat, also known as unclaimed property, is the formal name for abandoned assets. It can include stocks, bonds, 401(k) retirement plans, trust funds, unpaid wages, safe deposit boxes, money orders, travelers' checks and money from unclaimed checking and savings accounts. If an account has been inactive for typically 5 to 7 years, depending on the state, those funds are considered unclaimed property and revert, or escheat, to the state. Once properly claimed, the majority of states will return your property at no cost.

If you have an abandoned credit union account, you're neglecting an asset that could be working for you. And it costs us too, to maintain an inactive account. If you have not made a deposit to or withdrawal from your Titan FCU account in the last few years we encourage you to do so at once to keep the account active so it does not become necessary for the credit union to escheat the account to the state. To avoid having an inactive account we suggest you make a deposit or withdrawal at least once a year. Give us a call today to check on the status of your Titan FCU account.

YOU'VE GOT MAIL: BE CAREFUL

When checking incoming e-mail messages, be careful whom you respond to. The same scams that have been conducted by conventional mail or phone now can be found on the Internet.

CUNA Mutual Group, a financial services provider to credit unions and members, has issued a warning about a fraudulent e-mail that notifies receivers that they're under an IRS (Internal Revenue Service) audit. The message asks the receiver to fill out a questionnaire within 48 hours to avoid penalties and requires sensitive information such as Social Security numbers and financial institution account numbers.

Beware: The IRS doesn't send notification of audits through e-mail, nor does it conduct "e-audits" that are mentioned in the message.

In a similar hoax, Bank of America and the FBI (Federal Bureau of Investigation) report that a scam artist, claiming to be a bank representative, sent an e-mail to thousands of people. The scammer told

them that customer information verification was needed for a systems upgrade, attempting to get recipients to divulge account numbers and other personal data. If you ever have questions about e-mail communications you receive regarding the credit union, contact us at 814/359-4540 or 866-442-3132 (toll free). Please remember we would never request account numbers and personal information by e-mail.

WHAT DO CROOKS DO WITH YOUR PERSONAL INFORMATION?

- Go on spending sprees with your credit/debit card account numbers
- Change mailing addresses on your credit card accounts
- Take out loans in your name
- Establish phone service in your name
- File for bankruptcy in your name to avoid paying debt
- Give your name during an arrest

TOP 10 CONSUMER FRAUD AND SCAMS

Learn to protect yourself: Be vigilant against offers or promotions that promise quick fixes, easy money, instant remedies, and income without effort.

1. Fraudulent weight loss products
2. Foreign lottery scams
3. Unauthorized billing – buyers clubs
4. Prize promotions
5. Work-at-home programs
6. Credit card insurance
7. Unauthorized billing – Internet services
8. Advance-fee loan
9. Credit repairs
10. Business opportunities.

HOLIDAYS

Memorial Day May 26, 2008

Independence Day July 4, 2008