

October 2008

# Titan Federal Credit Union

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[www.titanfcu.com](http://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”**

We want to take the time to thank everyone who participated in the calendar contest. Remember there are always other chances to win, keep watching your newsletters. The more people that respond to the contest the better the prizes will be.

## Winners of Calendar Contest

Ages 1 - 4

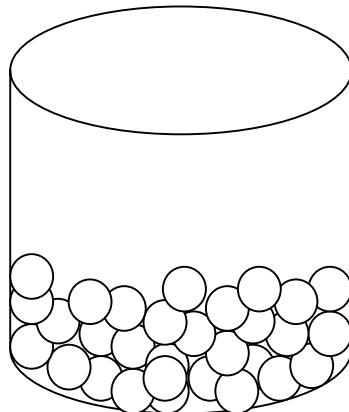
Dan Wagner  
Brant Summers

Ages 5-10

Cymone Howard  
Sarah Bryan

Ages 11 – 15

Morgan Bittner



*Can you guess how many are in the jar?*

This contest is for any member that walks through door from ages 1 to 100. The amount and number of prizes will be determined by the number of entries. The drawing will be October 20.

There will be an annual meeting next year, A little different from what you are used to. We will have more details the next newsletter. I will say try and leave April 25, 2009 open.

## Share Insurance: Coverage Chart

**Your savings federally insured to at least \$100,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government**

**Individual accounts** (shares, share drafts) - All standard accounts are added together and insured up to \$100,000.

**Joint accounts** (shares, share drafts) – Each co-owner’s share in all of his or her joint accounts are added together and insured up to \$100,000 (separate from individual coverage).

**IRA accounts**- The individuals IRA and Roth IRA accounts are added together and insured up to \$250,000.

## SHARE & LOAN RATES

Regular Shares	2.75%	2.78% APY
Christmas Shares	2.0%	2.02% APY
IRA Shares	4.0%	4.06% APY

New/Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR

Shares Secured	60 mos.	4.0% APR
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Second Mortgages	60 mos.	4.9% APR
	120 mos.	5.5% APR
	240 mos.	6.0% APR

Personal(unsecured)	60 mos.	7.0% APR
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(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 rate information and any additional terms and conditions.)

## Titan FCU Financials

Assets  
Shares  
Loans  
Members

## Holidays

October 13, 2008	Columbus Day
November 11, 2008	Veterans Day
November 27, 2008	Thanksgiving Day
December 24, 2008	Christmas Eve (close at Noon)
December 25, 2008	Christmas Day
December 31, 2008	New Years Eve (close at Noon)
January 1, 2009	New Years Day

## New Officials

We would like to welcome the following volunteers to the Board and Committees

Glenda Kucas Board of Directors  
Ray Hankinson Supervisory Committee

## Identity Theft Victim Checklist

The Federal Trade Commission (FTC) estimates that almost 9 million Americans are victims of identity theft each year. According to a 2006 FTC study, the cost of this crime approaches \$16 billion a year, with the average loss from the misuse of a victim's personal information around \$1,800.

If you are a victim, take these steps immediately:

- Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open.
- Close accounts – including shore drafts/checks or debit cards – that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.
- File a report with law enforcement and insist on getting a copy of the report or the report number.
- File a complaint with the FTC. Visit [ftc.gov/bcp/edu/microsites/idtheft/](http://ftc.gov/bcp/edu/microsites/idtheft/) for more information or call 877-IDTHEFT.

Following is contact information for the three main Credit Agencies:

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
Order a credit report: 800-685-1111  
Report Fraud: 888-766-0008

Experian  
P.O. Box 2002  
Allen, TX 75013  
Order a credit report: 888-397-3742  
Report fraud: 888-397-3742

TransUnion  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834  
Order a credit report: 800-916-8800  
Report fraud: 800-680-7289

## After Hours Numbers to Report Lost/Stolen Cards

**VISA Credit 800-991-4961**  
**VISA Debit 800-991-4865**