

THERE'S NO THIEF LIKE A DEBIT-CARD THIEF!

... and it's SO frustrating, because sometimes thieves make off with the money in your checking account and you have your card right in your pocket!! Wow! Here are some things you can do to GUARD your CARD!

- Keep a CLOSE **WATCH** on your **account**. Check your monthly statements and use "CU-at-Home" to monitor it often during the month.
- Use a CREDIT CARD for **on-line** transactions or for **large** amounts.
- Use your PEN and sign for transactions rather than use your PIN!
- At ATM's, gas pumps, etc. look for added or **suspicious devices** that might skim your number from your card. Cover your hand whenever you enter your PIN.
- Make sure the credit union has your **best contact information** in case you need to be notified in a hurry about suspicious transactions or card alerts.
- **NEVER give your card number** to someone on the telephone! Scammers pose as utility-company representatives and computer tune-up experts from Microsoft who gain access to your computer.
- Unless YOU initiated the conversation, **NEVER give your personal information** or card data to someone in an **email** or on the **phone**!

KELLY LANDON STEPS UP TO HELP!

It is with a great deal of good fortune and a tribute to the volunteer spirit of the credit -union movement that we announce that Kelly Landon has come forward to serve on your board of directors. Existing board members have often wished that some of our younger members would do what Kelly has done. We hope that he has set a trend and that others who see the value of our "do-it-yourself" financial cooperative might also consider the same.

Kelly is currently a school counselor at Tunkhannock Area High School. Prior to that, he taught Physics for 20 years and was an assistant coach of the Tiger football program. He holds a Bachelor of Science Degree in Industrial Engineering from Columbia University and a Masters Degree in Secondary School Counseling from The University of Scranton. He volunteers his time in the Tunkhannock Youth Sports programs and local non-profits. He resides in Tunkhannock with his wife, Kristin, and their two children.

Thank you, Kelly; we appreciate your volunteer spirit and look forward to your help in keeping our little credit union as the place "where we belong"!

SAVE YOUR 12/31 STATEMENT!

Please hang on to your 12/31 credit-union statement; you might need it at taxpreparation time for the amount of

- mortgage interest you paid during 2014 (We don't report it to you if it's under \$600.)
- dividends you earned during 2014 (We don't report it to you if it's less than \$10.)
- tax we withheld from your dividends if we were required by the IRS to do so

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11/30 Box Score

- Members: 1,272
- Assets: \$15,037,060
- Shares: \$13,263,764
- Loans \$8,132,207
- YTD Loans \$3,962,800
- Draft Accounts 459





Want to make a 6% return on your money?

Apply for a 7% signature loan to pay off a 13% credit card!

PRESTO! You've turned a 6% profit!

WINTER	DIVIDENDS	ANNOUN	CED
		01	04

Split	-rate Category	APR	Q4 APY
lare He	\$50,000 - and over	.250%	.250%
Heed 231 di	\$25,000 - \$49,999.99	.200%	.200%
oc incents	\$10,000 - \$24,999.99	.150%	.150%
ethe dind	\$300 - \$9,999.99	.150%	.150%
	\$ 0 - \$299.99	.000%	.000%

FEEL PRESSURED WITH DEBT?

Every year at this time, some members feel terrible about the debt they face. We can surely help with a consolidation loan; and we'd like to help you with some tremendous advice from the Khan Academy--you'll love it, it's very well done, and it's wise beyond words: <u>http://www.bettermoneyhabits.com/en/videos/steps-to-help-get-</u><u>out-of-debt.html</u> You'll see a link to it on the home page of our web site.

FEES WE CHARGE . .

Chalk Dust

Money-\$aving Movie Tickets A	vailable
CINEMARK	
Platinum (any show)	7.50
DIETRICH THEATRE	
Child	5.00
Senior	6.00
Adult	7.50
MOVIES 14, Wilkes-Barre	7.25
REGAL, Dickson City	7.00
Premium (any show)	8.00

Your savings insured to \$250,000

NCUA

National Credit Union Administration, a U. S. Government Agency

Regular Shares Accounts Dormant Account Service Charge (balance is less than \$50 with no activity for 12 months) \$ 2.00 per month "CU-at-Home" fee, if you do not have a draft account 20.00 per month "CU-at-Home" fee, if you do not have a draft account 20.00 per month "CU-at-Home" fee, if you do not have a draft account 20.00 per month "CU-at-Home" fee, if you do not have a draft account 20.00 per month Third-party check withdrawal sources (fiche, film, disk) 3.00 per month Third-party check withdrawals [One withdrawal before annual payout is allowed without penalty; but a second will generate a fee of 5% of withdrawn shares (to \$10 maximum) and the club must be closed.] Draft (Checking) Accounts Part (Checking) Accounts 5.00 per month Transfer Fees (after six free transfers per month) 2.00 per item Toransfer Fees (after six free transfers per month) 0.00 per item NSF overdrafts when you have opted out of Courtesy Pay 25.00 per item NSF overdrafts when you have opted out of Courtesy Pay 25.00 per item Stop payment 10.00 per item 10.00 per item Drafts (Checks) First order & for members 55 or overfree from our provider; otherwise member	FEES WE CHARGE		
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