

MONEY MATTERS \$

MANAGER'S MESSAGE WINTER 2005

HAVE A HOLLY JOLLY HOLIDAY

As the year of our 25th Anniversary draws to a close and we prepare for our 26th, we at Academic Federal Credit Union wish you and yours all the warmth and peace of the holidays and a New Year of happiness, health and well-being. May the comfort, joy and fun of the season be yours!

DECK THE HALLS WITH GOOD CREDIT!

Academic FCU announces its latest member services product, a VISA card designed to help you establish or repair credit. Open a \$500 savings account to receive a card with a credit limit of the same amount. And while most share-secured cards charge 20% interest, ours features a low 7.9% interest rate. Open an account for yourself or for a child to begin building credit, and give the gift of good credit!

GET YOUR TAX REFUND WITH LIGHTNING SPEED: DIRECT DEPOSIT

Last year \$73 million in mailed refund checks were returned to the IRS as undeliverable. Eliminate the chance of this happening to you by having your refund deposited electronically into your account through direct deposit. On form 1040 in the "Refund" section, enter Academic FCU's routing number, 221982389, and your 5-digit account number from your statement. In addition to the peace of mind afforded by direct deposit, you'll also enjoy its speed: You'll receive your refund up to three weeks sooner than by mail, and the funds will be available for your use immediately.

BEWARE INTERNET PIRATES: RESIST PHISHING LURES

Internet *phishing* is a high-tech twist on the old scam of assuming a false identity to obtain financial institution account numbers, passwords or credit card information in order to steal a consumer's identity. Deceivers send out *phishing lures* in the form of emails or pop-up windows seemingly from a consumer's trusted company, requesting verification of already provided information and often threatening dire consequences. Academic FCU, like any other legitimate organization, will not request you to email sensitive information, because email isn't secure. If you receive a message about your account that seems suspect, *do not provide information*. Take the time to call the office to check the message's authenticity, even if it means waiting until the next business day. No request is so urgent to be worth risking your financial security.


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