



AUGUST • 2007

Back to School: *Take aim on morning madness*

How are school mornings in your home? Crazy and chaotic, or calm and cheerful? Plan ahead to send your children out the door in a happy mood.

Each evening, think ahead to the following morning. Set the breakfast table as you clear the dinner dishes and layout kids clothing the night before. Multi-child households may need a bathroom schedule so that everyone gets time in the mirror, so to speak.

And DON'T send the kids or yourself off without having a protein rich breakfast and a nutritionally balanced lunch. Performance and behavior is greatly improved when the brain has what it needs to function at optimum strength.

A little preparation can prevent frantic last minute searches for paperwork and other necessities. Starting your day with calmness and a sense of organization will make for a more productive and happier life.

Happy new school year! Time to swing into a new year from an organized home.

We are getting a Make over

Never a dull moment at your Meriden Schools FCU. We are always hunting for new avenues to serve you better. In September we will be upgrading and making our website more "user friendly". One of the new features that we are especially proud of offering is our "Youth Center", which will give young people access to our financial literacy link. This will be a financial tutorial site that will teach young people about money management.

Save the Date!

October 11, 2007 we will be celebrating our 71st Annual Meeting and Member Appreciation Night at the Augusta Curtis Cultural Center here in our hometown of Meriden, Connecticut. This year we have decided to "kick it up a notch" by providing some easy listening smooth jazz, a gourmet buffet dinner, quality spirits and table themes of black and white. We will have door prizes, raffle tickets and a whole lot of, FUN, FUN, FUN. Please plan on attending by calling our office early as tickets are limited and in high demand. Let us give you the appreciation that you deserve!

For reservations call: 203.237.6424

What Matters to Us

As an educational based credit union, we are dedicated to serving our community and promoting financial responsibility. Our esteemed Board of Directors have committed generous amounts of funding to the Positive Behavior Program at all Elementary and Middle Schools in Meriden. Both the Boys and Girls Club in Meriden and our branch in Maloney High School will be participating in financial literacy training which we are optimistic about. The program will provide life skills that will give young people real financial freedom and the means to become contributors to society.

★ Back to School. Back to Savings ★

Beginning Sept. 14 and ending June of 2008, we are offering a **Balance Transfer or Cash Advance at a special Rate of 3.99%**! Don't miss this opportunity to transfer balances from your existing high interest credit cards to a credit union VISA. If you do not already have a credit union VISA, applying for one is fast and easy. Call Renee at 237.6424, Ext.15.

SAVINGS RATES

PRODUCT	RATE	YIELD
Regular Savings:	1.25%	1.26%
Money Market:		
Balance 2,500 to 9,999.99	2.00%	2.02%
Balance 10,000 to 24,999.99	2.50%	2.53%
Balance 25,000 and over	4.50%	4.56%
IRA Accumulator:	3.00%	3.04%
Certificates of Deposits / IRA Certificates of Deposit		
6 Months	4.75%	4.86%
12 Months	5.00%	5.12%
18 Months	4.50%	4.60%
24 Months	4.50%	4.60%
30 Months	4.50%	4.60%
36 Months	4.75%	4.86%
48 Months	4.75%	4.86%
60 Months	5.00%	5.12%

As of June 2007

*All rates subject to change without notice

Check
out our
Savings
& Loan
Rates!

LOAN RATES

LOAN RATES	TERM	RATE As Low as*
Personal Loans	2 Years	8.99%
	5 Years	10.99%
Car Loans	3 Years	6.79%
New or Used	4-5 Years	5.99%
	72 Months	6.99%
First Mortgages	15 Years	6.39%
	25 Years	6.50%
Second Mortgages	5 Years	5.99%
	10 Years	6.50%
	15 Years	6.95%
Home Equity Line of Credit	Ten Year Draw	7.00%
	Prime Minus	1.25%

Special until 11/1/08

Recreational Vehicle (Boat, ATV etc) 6.50%

As of June 2007

*Rates may vary based upon your credit history.
*All rates subject to change without notice

VISHING : A Rising Form of Identity Theft

Identity thieves often use fake Web sites and e-mails that appear so realistic they have tricked many people into providing their personal financial information. But many identity thieves are also using computer technology called Voice over Internet Protocol (VOIP) that enables them to make anonymous calls to your phone for a crime called "vishing".

An example of this would be, you get a call from an identity thief saying that your credit card has been used illegally. You're asked to dial a fake toll-free number in order to "confirm" your account. Once you provide this information to the thief, it is used to run up charges on your account and leave you with a financial mess to clean up. Additionally, your credit score may be negatively affected.

Tips to Protect Yourself

- 1) When a caller asks for the three-digit security code on the back of your credit card, do not provide it unless you made the call using the customer service number on your credit card or account statement.
- 2) You receive a phone call asking you to "confirm", "update" or "verify" credit card account numbers or other financial information, hang up even if the person seems to be from your credit card provider. Call the customer service number on your statement to verify if your provider actually did contact you.
- 3) Be wary if the caller does not address you by your first or last name.
- 4) Report any vishing attempts to your credit union or credit card provider ASAP.
- 5) If you are notified by e-mail that there is a problem with your account and you're asked to respond to the e-mail or call a toll-free number, don't do it! Instead, use the toll-free number on your credit card or account number.
- 6) Some telephone numbers can be faked with VOIP. Even if your Caller ID shows that a caller is using a local number, you should be suspicious of any caller who wants you to "confirm", "update" or "verify" your financial information over the phone.

We at the Meriden Schools FCU are committed to protecting your personal information and your financial accounts. A part of that commitment is to provide timely information on the many scams and fraud schemes that criminals use in an attempt to steal your money or your identity. Having that knowledge will help each of our valued members avoid being a victim of fraud.



**Summer
is
Over**



Newsletter Reminder:

1 of 12 ATMs in America is an Allpoint Surcharge-Free ATM



Did you know that **Allpoint** has 32,000 ATMs nationwide? That's twice as many as the largest bank owned ATM network in the country. **Allpoint** provides you with greater access and convenience at places most important to you... near home, work and play. **Allpoint** saves you an extra step when you are running your errands. They are located at all Target, CVS, Rite Aid, Costco, Walgreens, ExxonMobil, and Chevron locations to name a few, and best of all they are **surcharge free**. Just think of the savings! The average consumer uses the ATM seven (7) times a month. If that consumer pays an average of \$1.50 per withdrawal, he/she would be paying \$125.00 a year in surcharges alone.

Remember, the card you presently have works in **Allpoint** machines now. You do not have to sign up or pay for the service, it is provided for you; **free**.

Office Talk..

We wish Jane Magi all the best as she starts a new career position with the State of Connecticut. Jane was an outstanding teller and touched many lives in a special way. She embodied the true spirit of the credit union: Caring, Caring, Caring.

◀ *Chris Pitman (summer intern) and Becky Miller enjoy an imaginary trip in a recreational vehicle provided by Connecticut Power & Sports.*