

# NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

### PRESIDENT'S MESSAGE



MARK RYAN  
PRESIDENT & CEO

You may have heard about the latest Internet fraud the online criminals have thought of to get your personal information.

This Internet fraud is called phishing and it's quickly becoming the fastest growing type of Internet fraud. In July, a reported 282 phishing campaigns were sent to millions of consumers – a 50% increase over January. These frauds make up more than half of the 15,000 monthly citizen complaints filed to the FBI's Internet crime center.

What is phishing? A typical phishing scam works like this: An individual receives an e-mail, purporting to be from a business they deal with, such as their credit union or an online payment service. They're asked to "update" or "validate" personal information, such as Social Security numbers, date of birth, to keep their account active.

To do this they are directed to a "look-alike" Web site of the legitimate business, further tricking the consumers into thinking they are responding to a bona fide request. Unknowingly, consumers are submitting their financial or personal information not to the business but to scammers, who use it to order goods and services, and obtain credit.

How can you be proactive in deter-

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### CALL TO PROTECT CELL PHONE DRIVE

United Savings is helping to sponsor a cell phone drive from September 1 through October 31, 2004 to benefit the CALL TO PROTECT donate a phone program.

The CALL TO PROTECT campaign collects wireless phones to benefit victims of domestic violence. Proceeds from the sale of phones help fund agencies that fight domestic violence. Other phones are refurbished and become lifelines for domestic violence victims when faced with an emergency situation. A wireless phone is one of the most powerful tools in the fight against domestic violence. The CALL TO PROTECT



campaign is a nationwide program that is a partnership between the Wireless Foundation, Motorola and the National Coalition Against Domestic Violence (NCADV).

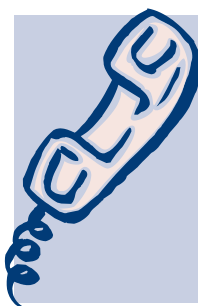
In our lobby we are collecting cell phones and accessories through October. What can you do to help? Please bring in any cellular or PCS wireless phones you no longer use and wish to dispose of. They do not have to be in working order. (A donation acknowledgement can be given if desired.) We also accept all accessories including: Batteries and chargers, headsets and cases. This is an easy way for you to become more involved in this very worthwhile organization. ▼

### HAVE YOU HEARD ABOUT CHECK 21?

You may have read recently about the new federal legislation called Check 21, or the Check Clearing for the 21st Century Act. This act, which goes in effect October 28, 2004, shortens the time for a check to clear from days to sometimes hours. One objective of the legislation is to reduce costs associated with transporting thousands of pounds of paper checks all over the country and instead to transmit electronic images of checks.

What does Check 21 mean for members of United Savings? The biggest change will be that check will clear faster

than they used to, which reduces the "float" time between when a check is written and when it clears your account. Also, members who may have a returned check deposit may find the check is a "substitute" (or electronic) check, rather than the original check. Since many major retailers already convert paper checks to electronic images, and since United Savings does not return original checks to our members, Check 21 is not expected to significantly affect the members of United Savings. ▼



### IMPORTANT USFCU NUMBERS

- TELEPHONE NUMBER ..... (925) 778-7283
- FAX NUMBER ..... (925) 778-8174
- TELEPHONE TELLER ..... (925) 778-7377
- VISUAL TELLER ..... (925) 778-7393
- www.unisavfcu.org ..... info@unisavfcu.org

## PRESIDENT'S MESSAGE

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mining if you are being scammed by these fraudulent acts?

- If you receive an email that warns that your account will be closed unless you reconfirm your billing information, you should not reply or click on the link in the email. Instead contact the company directly to verify the request.
- Avoid emailing personal or financial information.
- Always review your credit card and credit union account statements as soon as you receive them to look for unauthorized charges.
- Report suspicious activity to the FTC at [uce@ftc.gov](mailto:uce@ftc.gov). If you believe you have been a victim of a fraudulent scheme, file a complaint at [www.ftc.gov](http://www.ftc.gov) and visit the FTC's Identity Theft Web site ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) for more information.

United Savings encourages you to take these precautions seriously to help save yourself from identity thieves and their fraudulent acts. ▼

## SKIP-A-PAYMENT

Would a little extra cash come in handy for the month of December? We know how the holiday season can really put a squeeze on your finances so United Savings wants to give your budget a break over the holiday season!

If you're paying on a loan with us by making regular monthly, semi-monthly or bi-weekly payments, you have the option of not making your payments this December. Won't that help with the holiday bills?

Please note that if you elect to skip a loan payment, interest will accrue on your unpaid balance. And if you pay by payroll deduction, your deduction will be deposited to your regular savings account. The fee to take advantage of this service is just \$20 per loan. Loan payments skipped will be added to the end of your loan contract. Certain restrictions apply. Mortgage loan products are excluded.

Complete the Skip-a-Payment authorization to take advantage of this wonderful opportunity and happy holidays from United Savings. ▼

## NEW MORTGAGE PARTNER – CU FUNDING GROUP

United Savings Federal Credit Union is pleased to announce our partnership with CU Funding Group to provide our members with more home financing programs from which to choose. This partnership is dedicated to providing home mortgage products that suit your specific needs such as:

- Lowering Your Monthly Payment
- Purchasing Your Dream Home
- Fixing Up Your Home
- Paying Off Your Bills

United Savings now offers additional home mortgage products:

- Fixed and Adjustable Rate Loans
- Interest Only Loans
- 100% Financing

Come into the office or call us at (800) 494-6087 for more detailed information. ▼

## INTERNATIONAL CREDIT UNION DAY

*"DREAM...BELONG...ACHIEVE"*

On Thursday, October 21, over 120 million credit union members worldwide will celebrate International Credit Union Day.

Credit unions have kept their purpose constant for more than 150 years. Today, more than 120 million people belong to over 40,000 credit unions worldwide.

Because credit unions are not-for-profit financial cooperatives, our focus has always been on service to members. For one member, service may mean refinancing a car at a lower rate. For another, it might be taking out a \$400 loan to get through tight times. We provide the services members request—from student loans to car loans to first mortgages. No need is too big or too small.

Each member has an equal vote in electing our volunteer board of directors. Since there are no stockholders, members receive higher rates on their savings accounts, lower rates on loans, and lower service fees. You'll find the best deals and the best service, year 'round.

In honor of International Credit Union Day, October 21, United Savings will have many fun activities to commemorate the date. Come by the office and join the festivities. We look forward to seeing you! ▼

USFCU  
*Holidays*

THANKSGIVING Nov. 25 & 26

CHRISTMAS Dec. 24 & 27

NEW YEARS HOLIDAY Dec. 31

### SKIP-A-PAYMENT AUTHORIZATION FORM

Name(s): \_\_\_\_\_

Account #: \_\_\_\_\_ Daytime Phone: (\_\_\_\_) \_\_\_\_\_ Best time to contact, if necessary \_\_\_\_\_

Loan Suffix(s), if known: \_\_\_\_\_ Loan Type(s): (example "Personal" or "Car") \_\_\_\_\_

The fee for this service is \$20 per loan.  Skip-a-Payment fee included  Please deduct fee from my account

Signature(s): \_\_\_\_\_

If you elect to skip a loan payment, interest will accrue on your unpaid balance. Loans paid by payroll deduction will have your deduction deposited to your regular savings account. Loan payments skipped will be added to the end of your loan contract. Loans that are excluded from this service include the following: (1) Loan open date less than six months old; (2) Loans with payments that are currently past due; (3) Loans with past due payments greater than 30 days within the previous 12 months; (4) Loans with payment extensions within the previous 12 months; (5) All mortgage loan products.