

Walker County Educators Federal Credit Union

July 2010



More Relaxation Per Dollar – Join Our Vacation Club

RV Loan Puts The Open Road Ahead

Let Your Home Work For You

First Mortgage Loans Great Rates Available

Credit Union Financing Puts You In The Driver's Seat

Pay Yourself First With Payroll Deduction

Go Green With E-Statements

Preventing Identity Theft

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More Relaxation Per Dollar When You Join Our Vacation Club

You work hard for your money, so when it's time for your vacation, make your money do more for you. When you join the Vacation Club at the Credit Union, you can set aside funds every month or more often if you like. Save \$50 a month and have \$600 when it's time to take your vacation. Sock away \$100 a month and you'll have \$1,200. The key is that regular savings will help you reach your goal. Then instead of racking up a credit card balance, you'll have the cash in hand. Enjoy a stress-free vacation, not having to worry how you are going to pay for it when you return. Build your Vacation Club balance fast by using payroll deduction or automatic transfer. The vacation of your dreams is within your reach when you open your Vacation Club account today, plus you'll be earning interest on the money you save.



RV Loan Puts The Open Road Ahead

It's summer and the open road beckons. Is this the year you see the country in a recreational vehicle? An RV can take you places difficult to visit any other way. Plus, you can bring along many of the comforts of home. When you factor in the cost of airfare, ground transportation, lodging and restaurant meals, an RV trip can actually be the least expensive family vacation option. For the best deal on RV financing, contact the Credit Union.



Let Your Home Work For You

Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? A home equity loan from your Credit Union could be your answer. A home equity loan lets you borrow against the equity in your home, and the interest you pay may be tax deductible. (Consult a tax advisor regarding the deductibility of interest.) With our low interest rates, a home equity loan is a good option: a fixed interest rate and monthly payments. Call or visit your Credit Union for more information. Remember, the equity in your home is a powerful financial tool.

Ask your Credit Union about a
HOME EQUITY LOAN



First Mortgage Loans – Great Rates Available

Through our partnership with Independent Mortgage Associates, we offer low mortgage rates with the personal service you've come to expect. **Rates are low and fees are usually lower as well.** You can apply online through our website or give us a call at 706-638-4243 or 706-375-4243 if you have questions.

www.WalkerCountyEducatorsFCU.com



Credit Union Financing Puts You In The Driver's Seat

If it's time for new wheels, cruise on over to the Credit Union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers, the classified ads, and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget. At the Credit Union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle, make the Credit Union your first stop.



Pay Yourself First With Payroll Deduction



Even if you have the best intentions, it's hard to save. Temptations to spend are everywhere: ads on radio and television, online, on billboards, even special offers on the back of your cereal box. So it's not surprising that many of us look into an empty wallet at the end of the month, with nothing left to tuck away into savings. There is a solution. And it's surprisingly easy: Pay yourself first with payroll deduction. Instead of hoping there will be something left over at the end of the month to save, take it off the top. Even if it hurts at first, before long you won't notice. That's because what you don't see, you don't miss. Before you know it, you'll be well on your way to building a safety net for emergencies or stashing cash for your vacation. It's easy to sign up. Call the Credit Union and we'll explain how.



Go Green With E-Statements



Sign up for E-Statements from your Credit Union. Here's how it works - simply sign up for home banking to receive your Credit Union account statements electronically. When your statement is ready, we'll send you an email directing you to a secure site where you can view it. You can then save it electronically, or you can print it.

With E-Statements, you'll also have access to your account information faster than if you received statements in the regular mail. Viewing your statements online is also safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox. Greener, faster, and safer. What's not to like? To sign up for E-Statements, contact us today or go online and sign up for home banking at www.WalkerCountyEducatorsFCU.com.



July 5, 2010 *Independence Day*
September 6, 2010 *Labor Day*
October 4 - 8, 2010 *Fall Break*

Preventing ID Theft

Keep yourself protected from Identity Theft!



You can help protect yourself from identity theft by following these tips:

- ✓ Never, never provide personal or financial information if you did not initiate the contact - this includes the phone, Internet, or someone at your door.
- ✓ If you receive an e-mail or pop-up message requesting personal or financial information, do not reply. And, don't click on the link in the message, either.
- ✓ Protect your password(s) the same way - never provide it over the phone or over the Internet unless you initiated the contact.
- ✓ Use anti-virus software and/or firewalls on every computer you own. Keep your anti-virus software up-to-date.
- ✓ Always review credit card and bank account statements as soon as you receive them to check for unauthorized charges.
- ✓ Do not reply to any e-mail asking to verify your personal data. You will find that legitimate vendors and merchants do not send such requests via e-mail. This includes your credit union.
- ✓ Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal or financial information. If you initiate a transaction and want to provide your information through an organization's Web site, look for a lock icon on the browser's status bar or a URL that begins "https:" (the "s" stands for "secure").
- ✓ Remember, identity theft does not solely take place online. Protect your snail mail also by placing outgoing mail in post office collection boxes or at your local post office. Remove incoming mail from your mailbox as soon as you receive it.



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Van Service: Monday, Wednesday, Friday