



MONEY MATTERS

4th Quarter

December 2009

Important Notice

The Credit Union will be doing a computer conversion March 31, 2010. The office will close 3PM on March 31st, and will open up at noon on April 1st; we will open up sooner on the 1st if the computer conversion happens more quickly.

We are asking our members to be patient during the computer conversion, because it will be a learning process for our employees as well as our members.

What does this mean to you? Free phone calls to the audio response teller and Bill Payer will follow soon thereafter. Also in the 2nd quarter of 2010 ATM's, will be going live, which means quicker access to your money.

Also, there will be a different look to receipts and statements.

The Credit Union will try and keep you informed of what to expect during the computer conversion.

Holiday Closings

January 18, 2010

Martin Luther King

WINTER LOAN RATES AS LOW AS 4.00%, EXTENDED

Be sure to check with us before making that new or used auto purchase. We will be glad to check our retail value guide, or new vehicle value guide. (This special rate also includes refinancing from another institution)

Get your loan here and keep your rebate or incentives, don't let the dealer have it all!! We can check online to see if that special vehicle you want has any incentives or rebates, and can calculate your loan payments with the rebate and incentive given to you.

Once again, the holidays are behind us and we can look forward to a new year. It is always wonderful to get together with loved ones, and your house may have been filled to the rafters with family and friends. During these times, you might wish that you had a bigger kitchen and family room, or another bedroom and bathroom. Or, you may be considering a trade up to a new home instead of making large scale changes to the one you already have. Which option is best? At your credit union, there are professionals who can help with that decision. We can explain the cost of using your home's equity for improvements, and go over the many different loan programs that can be used to purchase a new house.

A first step is to obtain the assistance of professionals to determine the value of making changes to your current home, compared to selling it and buying another. A good appraiser, contractor, or real estate agent can help with your decision. Be sure to get references from those enlisted to help. If you're unsure of who to call, we can get you started as we've worked with many professionals in these areas.

Sometimes, a homeowner needs to spend money just to keep a house updated and properly maintained. Whether your need for an upgrade is a necessity or a luxury, a refinance or home equity loan is often a great way to make it happen. After deciding what changes you want to make, seek at least three competitive bids to determine the approximate cost. In addition, keep in mind how the changes you make to the home will affect its value. Sometimes, the added value (or lack thereof) may not be as important as how your quality of life will be affected.

If you are leaning towards selling your home to purchase another, an appraiser or real estate agent can help determine the value of your home, as well as explain the process of selling and what it will cost. Meanwhile, we can show you the cost of buying a new home, and provide an estimate of the new mortgage payment terms.

When comparing the cost of selling versus remodeling, take the time to do your homework. And if you have any questions, we are here to help. For more information about how your credit union can be of assistance, call Andy Homewood at (785) 273-9333 or email at ahomewood@capcuso.com.



Stolen Personal Information: What You Need to Know

News stories continue to appear about fraud committed with stolen personal information. If you've ever lost your wallet or purse, you know the feeling of bewilderment and tension as you decide what to do next. If your personal information has fallen into the wrong hands, it may be only a matter of hours before lines of credit are issued in your name and expensive purchases made. PINs may be issued to provide access to accounts, and your address may be changed at credit reporting agencies.

Limit the damage by following these guidelines:

- Cancel credit cards immediately. However, the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep a separate list where you can find it quickly and easily.
- File a police report immediately in the jurisdiction where your purse or wallet was stolen. This proves to credit providers you were diligent, and it is a first step toward an investigation if one is required.
- If you believe your Social Security number has been compromised, call the Social Security Administration's fraud line to report it.
- Contact credit-reporting agencies. This is perhaps the most important and least discussed step. Call the three national credit-reporting agencies immediately and ask them to place a fraud alert on your name and Social Security number. With an alert in place, any company checking your credit knows your information was stolen they must contact you by phone to authorize new credit.

Equifax fraud assistance:

1-800-525-6285

Experian (formerly TRW):

1-888-397-3742

Trans Union fraud assistance:

1-800-680-7289

Social Security Administration fraud hotline:

1-800-269-0271

Remember **NEVER** give out personal or financial information on the phone, unless you are the one initiating the phone call, or you recognize the voice. Scammers are getting more creative all the time, and we don't want to see anything happen to your account.

Remember to check out your account online at TCECU.com and report any suspicious information immediately to us at 368-3832

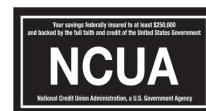
Ready to Act With Pre-Approval

We are at that time of year when car dealers are doing all they can to clear out the remainder of last year's models. Closeout prices can be quite attractive, especially with some of the big rebates that are available.

If you plan to be in the market this month or next, take a few minutes now to get pre-approved for credit union financing. Pre-approval offers many benefits:

- With a pre-approval, you are in a position to act when you find the right vehicle and the right deal by simply writing your personal check.
- Pre-approval also adds to your bargaining power and can often lead to getting a better deal.
- Shopping on a budget? Pre-approval will let you know exactly the loan amount for which you qualify. You'll know exactly what price range you can afford before you go shopping.

Contact the credit union today to apply, and then shop with confidence knowing your financing is already pre-approved.



The Credit Union will be closed the following dates:

Martin Luther King Day January 18, 2010