

Online Fraud Alert: Watch Out for these Schemes and Scams!

With the growth of the internet, we have greater access to information than ever before, but we also are exposed to a growing number of threats to our financial security. Even those people who are routinely cautious about keeping their information safe, shredding important documents, and ignoring suspicious emails are still prone to fall

victim to a growing number of schemes and scams being perpetrated online. These are a little more indirect, but still have the power to steal your hard-earned money and/or private information.

Employment Scams:

Looking for work on sites like Craigslist.com is becoming more and more accepted, in fact, many companies receive hundreds to thousands of applicants based on one post! But, if you are searching for jobs online, be careful! There are a number of postings that ask you to visit a website to fill out a job application. The problem is, it is not a legitimate company, but simply a form to grab all your important information (which often includes your social security and driver's license numbers) and send it right to the criminals. Always make sure you are dealing with a legitimate business: call them, call your Better Business Bureau, do a google search, and find out as much information as you can. If you can't find any information, the company probably doesn't exist!

Online Auction Fraud:

While bidding on items on sites like Yahoo! Auction and eBay can be a fun and rewarding experience, not to mention a money saver, it is important to be vigilant when using these sites. Some thieves have concocted a scheme that preys on your sense of excitement at winning and your sense of security at using a trusted site. After gleaning your email address from the site, they send you an official looking email stating that you have won the auction, and how to submit payment to receive your item. The problem is, you didn't win, and they are just hedging their bets that you will respond to the email with your credit card information before ever checking to make sure you won on the actual website. Always make sure to return to the original site and go through the standard channels to verify your winnings and submit payment for an item.

Insider Information Scams:

If you ever receive an email that is similar to the following scenario, there is a very simple solution to the problem: just delete it. This is a scam whereby someone sends you an email that is addressed to someone else and contains unsolicited "insider information" about a company or product that is about to make it big. The idea is that the recipient will think it was privileged information that got sent to the wrong email address, and use this information as a basis to invest in the company's stock. There was, of course, no accident, and the company is probably more likely to fail than go up if these are the tactics they are using.

The bottom line here is, online criminals are a tricky breed, but with a little information, and a healthy dose of skepticism, you can protect yourself from these scams. And always, if you feel that your information has been compromised, make sure to call us at (800)245-0433 as soon as possible.

Valued Member, is it Time for a New Car?

The cash-for-clunkers program may have ended already, but that doesn't mean you shouldn't evaluate the benefits of upgrading your current vehicle to a newer, more fuel efficient model. Even without a rebate, the savings incurred by getting a new vehicle can actually be quite high, especially if you commute or travel by car frequently.



For instance, with gas holding steady at about \$3 per gallon, even if you only drive an average of 1,000 miles per month, you can save \$100 each month by upgrading your vehicle from an older car that gets about 15 mpg to a newer model that gets about 30 mpg. Also, with many car dealers struggling to make sales, you can rest assured to find a good, fuel efficient model for a modest price.

Factor in our amazing Auto Loan rates, which are as low as 6.00%, and you may find that it is well within your means, and in the long run, very beneficial for you to invest in a new vehicle right now. And don't forget, new cars require much less maintenance and many problems will be covered under your warranty, saving you a great deal of cash over the next few years.

If you think you would benefit from purchasing a new automobile, [check out our rates online](#), give us a call at (800) 245-0433 or come into the branch for more information on how we can get you the best rate and payment possible!



How Ready are You?

Being prepared for retirement is a task that everyone, whether just entering the workforce, or getting ready to retire, should focus on. Thankfully, UMFCU makes it easy to save for your future!



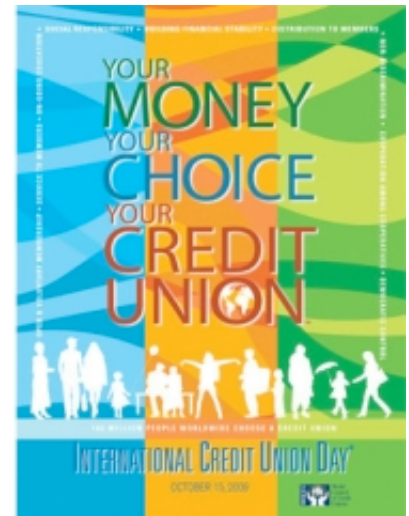
Our Traditional and Roth IRAs can help you save the funds you need to enjoy your retirement. From IRA Share Accounts to 2- and 5- year certificates, we have a variety of options to suit your needs, whatever they may be. Remember, the contributions you make to your Traditional IRA are tax-deductible, meaning you don't pay a dime on them until you withdraw from your IRA during retirement. The Roth IRA requires you to pay taxes on your initial contributions, but when you start to make withdrawals at age 59½, they are tax-free!

Visit our website to [view our rates](#), or give us a call to find out how we can help you have the retirement you deserve!

*Always consult a tax professional regarding your individual situation.

Valued Member, International Credit Union Day is almost here!

On Oct. 15, Credit Union members around the world will celebrate International Credit Union Day, an event designed to commemorate the Credit Union movement's history and achievements. This year's theme - Your Money. Your Choice. Your Credit Union™ - underlines the Credit Union and cooperative spirit, emphasizing value, trust and service to members.



At UMFCU, we take the Credit Union philosophy to heart, and always do our best to incorporate the motto of "People helping people" into everything we do. Whether you are already a member, or just considering joining, we want to make sure you understand the benefits of Credit Union membership. This past year has taught us a lot about being careful who we trust with our money. At UMFCU, you are a member-owner of the Credit Union, and can rest assured that your money is not just safe, but well taken care of.

If there is someone you know that could benefit from a UMFCU membership, feel free to pass on this email so they can join the credit union by filling out our [online form](#), or bring them down to the branch so we can meet them in person! Plus, you'll receive \$20 for each member that joins and mentions your referral!

United Methodist Federal Credit Union

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Got this as a forward? [Sign up](#) to receive our future emails.