

# NEFCU DIRECT TO YOU

SEPTEMBER 2010

## E V E N T S & N O T I C E S

### SHRED FEST

NEFCU's final Shred Fest of the year will be held on **Saturday, September 18 from 9 am to 3 pm** at our 141 Harvest Lane office in Williston. The free Shred Fest allows you to safely destroy documents containing sensitive information. SecurShred, a local document shredding company, will be shredding documents right before your eyes! Limitations: maximum 5 boxes, personal documents only, no business material.



### HOLIDAY CLOSING NOTICE

The Credit Union will be closed on **Monday, September 6** in observance of the Labor Day holiday. All offices will also be closed on **Monday, October 11** for Columbus Day. You can access your accounts 24/7 with Mobile Banking, through PC Banking, at ATMs, or by calling Accountline.

### ATM NETWORKS

Want a more convenient way to withdraw cash? Looking to reduce ATM fees? NEFCU members can make surcharge-free withdrawals at Falcon and SUM ATMs. Over 139 Vermont ATMs are part of the Falcon ATM Network. To find a Falcon ATM near your home or work, go to [nefcu.com](http://nefcu.com) and click on Locations. In addition, the SUM ATM Program has numerous locations throughout New England. The participating institutions do not surcharge NEFCU members, however, depending on your NEFCU Participation Rewards level, a NEFCU foreign ATM transaction fee may apply.

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## E D U C A T I O N & I N F O R M A T I O N

### Vermont Distinguished Writers' Series

The Vermont Distinguished Writers' Series will aptly conclude in October with a presentation by Thea Lewis, author of *Haunted Burlington: Spirits of Vermont's Queen City*. Register today and join Ms. Lewis in the NEFCU Member Education Center for this free fall event!

**Wednesday, October 13**

**5:30-6:30 PM**

Thea Lewis is the author of *Haunted Burlington: Spirits of Vermont's Queen City*. She is also the creator of Queen City Ghostwalk. Since 2002, she has treated locals and visitors to chilling looks (and exciting) close encounters with Burlington's fascinating haunted history. Through tales of heroism, tragedy, and madness, Lewis takes guests on a journey back in time, introduces them to local legends, and paints a frightening picture of Burlington long ago.

### Retirement Track Series:

## Plan Ahead to Stay on Track

A three-part interactive series developed especially for individuals who plan to retire within the next 10-15 years (start retirement in the years 2020-2025).

#### WHAT'S YOUR NUMBER?

Tuesday, October 5    Lori McDonough, NEFCU    5:30-7 PM

#### MAKING YOUR NEST EGG LAST

Thursday, October 14    Roger Webster, Baystate Financial    5:30-7 PM

#### UNDERSTANDING SOCIAL SECURITY

Tuesday, October 19    Lee Wilson, Social Security Admin    5:30-7 PM

When registering for the Retirement Track Series, you must attend all three sessions.

These events are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited and reservations are required. Register at [nefcu.com](http://nefcu.com) or call 800-400-8790.

### Learn Online *at [nefcu.com/learn](http://nefcu.com/learn)*

#### THIS MONTH'S FEATURE IDENTITY THEFT

COACH:  
IDENTITY THEFT COACH

ARTICLE:  
PROFILE PACK RATS: START SHREDDING

AUDIO:  
ORGANIZE YOUR HOME

VIDEO:  
PHISHING: DON'T TAKE THE BAIT

### Seminars *at NEFCU*

#### IDENTITY THEFT, MAIL FRAUD AND CONSUMER SAFETY

Thursday, September 9    10-11:30 AM

#### INTERNET SAFETY: AVOIDING FRAUDS, SCAMS & HOAXES

Tuesday, September 14    5:30-7 PM

#### ABCs OF HOME BUYING

Wednesday, September 15    5:30-7 PM

#### INTERNET SAFETY: PROTECTING YOUR HOME NETWORK

Tuesday, September 21    5:30-7 PM

Note: These seminars are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited and reservations are required. Register at [nefcu.com](http://nefcu.com) or call 800-400-8790.

**September is Identity Theft Awareness Month**  
**How safe is your identity?**

If someone “stole” your identity, would you even know it? Many people find out too late that someone has stolen their identity to commit fraud in their name.

It isn't possible to prevent all instances of identity theft, however you can make it more difficult for thieves to steal your identity. You can also learn how to monitor your bank and credit card accounts, and your credit report, so that if suspicious activity ever does occur, you'll be able to take action right away.



At NEFCU, we work very hard to protect your identity, and we have a number of internal procedures to help ensure that your accounts remain secure. We require a photo ID when you open an account with us, so we'll know if someone ever tries to impersonate you. When you call TeleBranch, we'll ask you a series of questions, to make sure it's really you. Our Cardholder Services team even uses sophisticated software to detect and stop fraud, so you can use your NEFCU debit and credit cards with confidence.

**Follow these simple steps to avoid becoming a victim:**

- 1) **Keep your social security card, birth certificate and other personal documents in a locked cabinet or drawer, or safety deposit box.**
- 2) **Memorize your debit card PIN and other passwords, and never write them down.**
- 3) **Be wary of telephone calls you receive asking you to “verify” your card passwords or account information. Thieves will try to trick you into revealing this information by pretending to be an employee of an institution with whom you do business. If you ever receive a suspicious call, hang up and call the institution back at the main number to ensure that the caller is legitimate.**
- 4) **Don't believe emails you receive from strangers, promising you wealth or asking for help in return for financial reward. Criminals send out millions of “Phishing” emails a year hoping to get an unsuspecting person to send them money, which is never seen again.**
- 5) **Be vigilant! Sign up for PC Banking at NEFCU, free of charge, so you can monitor your accounts on a daily basis to detect any unusual activity. Visa Online Access also enables you to see the current activity on your Visa card, so you don't have to wait to receive your statement.**

If you ever have any questions, if you think that someone has stolen your identity, or if you receive a telephone call or other communication from someone pretending to be with NEFCU, please let us know right away at 800-400-8790.

**Sign up for eStatements:**  
**You could win \$500 cash!**

When you receive eStatements online instead of paper statements in the mail, you help the Credit Union minimize its impact on the environment and reduce the volume of paper that enters the waste stream.

Signing up for eStatements is easy. You first have to be registered with our no-cost PC Banking. If you're not signed up for PC Banking call TeleBranch at 802-879-8790.

**If you already use PC Banking:**

1. **Log in to PC Banking**
2. **Click on eStatements and Alerts**
3. **Follow the instructions to receive eStatements**

If you are joint on more than one member number, the primary member must log into PC Banking under the primary number to set up eStatements for each member number. You will receive an email notice to alert you when the eStatement is ready.

Members who are enrolled for eStatements during the months of September and October 2010 will be entered into a **drawing for \$500 cash.**

If you have questions, contact a Member Service Representative at 802-879-8790 or 800-400-8790.

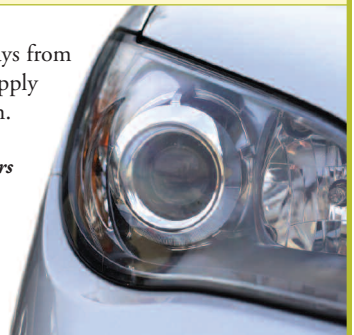
*Promotional period is September 1-October 31, 2010. Void where prohibited by law. Employees of NEFCU are not eligible. There will be one winner of \$500 which will be deposited into the member's account.*

**Get your Auto Loan from NEFCU**

Buying a new car from a dealership this year? Remember that you'll have better negotiating power if you've already gotten a pre-approval from NEFCU! Ask for an Auto Check before you go car shopping. It's a pre-approved loan check valid for an “up to” amount. When you're ready to buy, you just fill it in and sign. You could save a lot of money on the purchase price of your next car or truck by financing through your Credit Union instead of the dealership!

Call us at 866-80-LOANS Mondays through Fridays from 7 am to 7 pm, or Saturdays from 9 am to 3 pm. Apply online 24/7 at nefcu.com, or come into any branch.

*Don't skimp on safety! If your car or truck needs repairs or maintenance work, ask about our new Auto Repair Loan. Funds are paid directly to the service provider. Ensure that your automobile remains in good working order – apply for an auto repair loan today.*



Baystate Financial Services



Since 1901



Janet Cooper,  
Chris Miner and  
Roger Webster

Registered Representatives of New England Securities serving members of NEFCU, can help you evaluate your situation. To learn more, call 802-879-8580 or 800-400-8790 ext.8580 to schedule a no cost, no obligation consultation.

## NO-COST WORKSHOP

At NEFCU, 141 Harvest Lane, Williston, VT 05495

### Investment Fundamentals

**Tuesday, September 28th 5:30 - 7 PM**

Have you considered the possibility that your retirement savings may not sustain the lifestyle you've always dreamed of? We will be discussing the challenges and options available to help you get the retirement of your dreams.

### Reservations

Seating is limited. Call 802-879-8790 or 800-400-8790 to reserve your seat today or reserve online at nefcu.com.

## Where are you on the Road to Retirement?

*You insure your car, home, and health – things that have value and are important to you. Why not insure your retirement income as well? The steps you take now will determine how your savings will continue to work for you when you retire. When you understand your options, you can avoid costly mistakes and make informed decisions that can help preserve your funds to last throughout retirement.*

If you want to protect what you've worked so hard to accumulate, **call today for a financial Portfolio review** – a no cost, no obligation consultation is a great way to get a second opinion on your current situation.

Securities products, including mutual funds and variable annuities, will be discussed at this seminar.

New England Financial and its representatives do not provide tax or legal advice. Please consult your tax adviser or attorney for such guidance.

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