



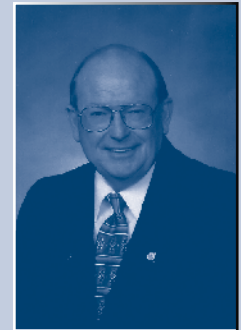
Atlantic City Federal Credit Union

Serving Fremont County



Del McOmie Receives 2009 Wyoming Volunteer of the Year Award

Del McOmie, Board of Directors Member of Atlantic City Federal Credit Union, received a prestigious Credit Union Champion Award – Volunteer of the Year from the Credit Union Association of Wyoming on October 2, 2009. This recognition goes to an outstanding credit union volunteer who has served the Wyoming credit union movement during 2009.



Del has served as a volunteer on the Atlantic City Federal Credit Union Board of Directors for over 11 years and during his tenure he has held the position of Secretary, Treasurer, Vice Chairman, and Chairman. He is active in the credit union movement and stays up to date on credit union issues by frequently attending trainings and regularly attends legislative issues at the state level as well as attending functions in Washington D.C.

Prior to becoming an ACFCU Board Member, Del was Mayor of Lander for 12 years. More recently, he has spent the last 10 years as a House Representative in the Wyoming Legislature. Del is a true credit union advocate, promoting the credit union philosophy and their financial safety and soundness.

“This is the 3rd year in a row that one of our volunteers has won this award for Wyoming and it is a great honor. We are incredibly proud to have such an amazing group of volunteers.” said Dennis Vinson, President of Atlantic City Federal Credit Union.

LOCATIONS

1005 11th Street
Lander, WY 82520
307-332-5151

1701 N. Federal Blvd.
Riverton, WY 82501
307-856-1701

111 Wyoming Street
Shoshoni, WY 82649
307-876-2222

WEB SITE

www.atlanticcity.coop

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
January 18, 2010

President's Day
February 15, 2010



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act



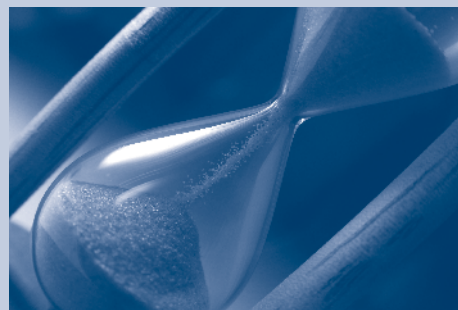
Get Organized for Tax Time

Whether you're doing your own tax return or having a professional do it, being organized will save you time and money.

Review your previous return – Note your deductions; they'll make a good starting point for this year's list.

Gather receipts – File tax-related receipts by categories such as real estate taxes or medical expenses. If you're missing important receipts, call the issuer and request replacements.

Home repairs and improvements – If you made energy-saving upgrades such as new windows, insulation or appliances, you may qualify for tax credits. Check with the IRS or your tax consultant.



Charitable donations – Be sure you have receipts for any donations, including cash or property.

It's important to get started now; you'll save yourself the panic that usually comes with last minute filing.

It's Not Easy Being Green – Or Is It?

By now you've probably noticed that green is everywhere – in the news, politics, technology, fashion and even in your credit union. That's great, but with a million messages and ideas coming at us from all sides it can be easy to suffer from a little green "fatigue" – that is tuning out the green messages because they are everywhere. While it is easy to get overwhelmed, it is simple to begin making a positive impact.

Embracing a green lifestyle isn't just about helping to preserve rainforests. Going green can also mean improving your health, padding your credit union account, and ultimately improving your overall quality of life. In this 4 part series on going green, we will break the going green phenomenon into smaller goals and give you specifics on how you can go green.

It is true, financial institutions around the world are looking for simple, cost-effective ways to go green. At Atlantic City Federal Credit Union we are taking steps towards going green while adding some green to our member's pockets. How you may ask? By offering our members E-Statements.

Did you know that paper made for statements and newsletters is made in the "kraft" or "freesheet" process? But what does that mean? It means that based on a mixture of softwoods and hardwoods, a 40 foot tall tree that is 6-8 inches in diameter, would take a rough average of 24 trees to produce a ton of printing paper.

Here's how it breaks down:

1 ton of paper = 40 cartons

1 carton (10 reams (500 sheets/ream)) = .6 trees

1 tree makes 16.67 reams or 8,333.3 sheets of paper

Every year Atlantic City FCU mails out, on average, 49,600 paper statements and newsletters. Each statement, on average, is 3 pages long and each newsletter is 2 pages. That means each year we mail out 77,500 pieces of paper, not including the envelopes, equating to the removal of 9.30 trees per year.

By switching to E-statements, you will not only help us save these trees, but will also allow us to save money. And if we save money, that equates to more money in your pocket in the form of lower interest rates and higher dividend rates.

E-Statements are safe and secure and allow you to access your statements anywhere, anytime. Online Statements contain all of the same account information as paper statements but are delivered online – allowing you to receive your statement quicker while doing your part to be environmentally conscious. With Online Statements you can view, print and save statements, access current and previous statements and manage all your account statements in one place.

To learn more about E-Statements or to become an E-Statement member contact an Atlantic City FCU Representative at 307-332-5151.

<http://www.conservatree.org/learn/EnviroIssues/TreeStats.shtml>



Has your Contact Information Changed?

When was the last time you updated your information with the credit union? For your account security, it's important that we have your current information on file. We are asking you to contact us if you have had any information change, for example, beneficiaries and identifying information, current address, phone number, etc.

Please call us or stop by and speak with one of our staff to update your account information.

At Atlantic City Federal Credit Union we are working hard to provide you with the best service possible.

What to do if your Identity is Stolen

The first step is to place a "**Fraud Alert**" on your credit reports, and review the reports carefully. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

Close any accounts that have been tampered with or established fraudulently.

File a police report with your local police. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

Report the theft to the Federal Trade Commission (FTC). The FTC maintains a database of ID theft cases used by law enforcement for investigations.

Online: ftc.gov/idtheft

By Phone: 1-877-ID-Theft (438-4338) or TTY, 1-866-653-4261

By Mail: Identity Theft Clearinghouse
Federal Trade Commission
Washington, DC 20580

Remember, Atlantic City FCU or any of our affiliates will **NEVER** call, text or email you for your personal information, as we already have it!