

October 2008



Atlantic City Federal Credit Union

Serving Fremont County



Atlantic City FCU's Main Branch has a New Address!



After years of planning and months of construction the move is complete! Atlantic City Federal Credit Union's main branch has a new Lander address, 1005 11th Street. The 8,000 square foot building includes a convenient drive-up lane, a kiosk ATM, and a large parking lot with plenty of room for future expansion.

On September 25, 2008, we hosted a day long open house welcoming everybody to check out our new facility. The open house was a huge success and we would like to thank everyone who came by to see the new location. If you were unable to attend the open house we welcome you to stop by and check out your new facility.

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

Columbus Day

Monday, October 13, 2008

Veteran's Day

Tuesday, November 11, 2008

Thanksgiving Day

Thursday, November 27, 2008

Christmas Day

Thursday, December 25, 2008

New Year's Day

Thursday, January 1, 2009

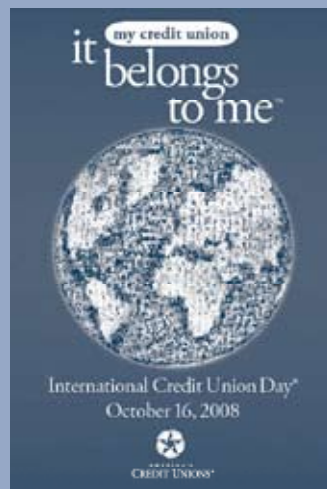


**EQUAL OPPORTUNITY
LENDER**
We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Your deposits are federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



It Belongs to Me

**Celebrate Your Credit Union Ownership
this October!**

Do you know who owns Atlantic City Federal Credit Union? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 16 when we celebrate International Credit Union Day.

At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – It Belongs to Me – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16 as we honor our most valuable asset: you, our members. You are the reason Atlantic City FCU exists.

We invite you to visit any of our branch locations on Thursday, October 16 to help us celebrate International Credit Union Day.

HFOT's Deeding Ceremony during DNC and RNC



Culminating months of planning and hard work, America's Credit Unions and its partners placed the keys and deeds of two new specially outfitted homes into the hands of wounded Iraq war veterans, Staff Sergeant Travis Strong during the DNC and Sergeant Marcus Kuboy during the RNC.

Both homes were joint endeavors by Homes for Our Troops, which builds specially adapted homes for severely wounded war veterans, and its partners, America's Credit Unions,

and the National Journal Group. The Democratic National Convention Committee was involved in the Denver-area project, as the Republican National Committee was in the Minnesota effort.

A nationwide fundraising effort among state credit union leagues, individual credit unions and credit union system partners including Co-Op Financial Services and the Corporate Credit Union Network, raised over \$350,000 for the Strong and Kuboy homes.

Thank you to everyone who participated and for helping show the world what credit unions stand for - 'People Helping People.'

Christmas Club Funds Available November 1

For those who have been saving all year for Christmas shopping, in a Christmas Club savings account, your funds will be mailed to you on November 1. If you have a monthly deduction from savings or checking to your Christmas Club Account, please let us know if you would like to change the amount of the deduction at this time. Otherwise, your Christmas savings deduction will remain the same for the next year.

If you don't have a Christmas Club Savings Account established, the process is simple to setup. This account allows you to make your own deposits or have funds transferred each month from another account held at the credit union. Your account will earn a competitive dividend rate as you build your balance. However, it's important to know that withdrawals are not allowed unless you close the account for the remainder of the year.

Talk to an Atlantic City FCU representative about opening a Christmas Club account soon.



Three Easy Steps Help Protect Your Identity

If you want to put a lock on your identity and take care of your credit, start with three easy steps that you can do now--before the end of the year.

1. Curb junk mail. Thieves confiscate pre-approved credit card offers that contain your name and address and then use those offers to open fraudulent accounts in your name. You can get off most junk mail lists by calling 888-5OPT-OUT or by visiting optoutprescreen.com. You'll be asked if you want to be taken off most lists for five years or forever. Another strategy is to register your name with Direct Marketing Association's Mail Preference Service at dmaconsumers.org.
2. Go paperless. Start by using a cross-cut shredder on documents you no longer need that contain personal information such as account numbers and Social Security numbers. Set up online access to your credit union accounts, and receive and pay bills online so account numbers can't be lifted from stolen mail. Resolve to check your financial accounts regularly--perhaps even daily--to look for unauthorized activity. The sooner you find fraudulent charges, the better.
3. Order your free credit reports. By law, you're entitled to one free credit report per year from each of the three major credit reporting agencies. Order one report every four months at annualcreditreport.com for each family member--including children--with a Social Security number. Anyone with a Social Security number is at risk of being victimized by identity theft, so check credit reports regularly for signs of fraud.



Map Out Your Holiday Spending Strategy

The coming holidays can be a mixed blessing - a combination of seasonal cheer - and financial strain. Take steps now to map out your holiday spending strategy so you're not feeling the pinch come January.

Step 1: Identify your downfalls. In past years, have you stayed within budget or spent in moderation? Have you indulged a little, a lot, or gone completely overboard? Do certain stores pose great danger to your budget? Do you typically wait until the last minute and then go crazy? Does your recipient list grow as the holiday approaches? Are you still paying off past holiday purchases that you put on plastic?

Step 2: Make a holiday spending plan. Don't call it a budget. If you consciously plan your spending, you're more likely to avoid the credit card hangover in January. Sit down before you hit the stores and figure out what you can afford - for gifts, travel, decorating, entertainment, postage, party clothes, and so on. Set a per-person limit. Keep a running expense tally and deduct the amounts from the grand total every day or week, from now until the end of the year. Keep a small notepad handy in your wallet or car. Or, keep an envelope handy for holiday receipts and write notes on the back of the envelope. And don't forget- depending on where you live, you may have high heating costs on top of holiday expenses.

Step 3: Make a gift list. If you shop without a list, you're doomed - you will spend more money than planned. Be creative. Are there people on your list who would prefer a coupon for your time - run errands, do yard work, plant flowers in the spring, or walk the dog? Can the kids give coupons to the grandparents? Do you really need to continue the tradition of buying gifts for all your adult siblings, or would a potluck and white elephant gift exchange be more fun and affordable? Remember: It's the thought that counts.

Step 4: Shop smart. Scan newspapers for sales, comparison shop online or by phone, plan your route so you're not wasting gasoline, and avoid the stores after you've checked everything off your list. Be smart about gift cards - read the fine print and stay away from cards that impose a monthly inactivity, maintenance, administrative, or service fee. Then, plan ahead for how you'll pay for all your purchases. For example, you may want to put some charges on one credit card billing cycle, and the rest of the charges on the next billing cycle. Better yet, only charge as much as you can afford to pay off in the next month or two. Or, take cash when you go shopping so you don't overspend with credit.

Step 5: Start on next year. Open a holiday club account at the credit union now for 2009. A club account is a practical, painless way to save small amounts over time.