



Atlantic City Federal Credit Union

Serving Fremont County



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**
Monday, January 17, 2011

President's Day
Monday, February 21, 2011



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

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

Top 5 Reasons...

Why you should receive your ACFCU Statement Electronically

1. **Go Green** – receiving your statement electronically saves paper and saving paper means saving trees.
2. **Be Safe** – avoid potential mailbox theft of paper statement.
3. **Timely Access** – receiving statements electronically is faster than by mail.
4. **Save Space** – No more storing of paper statements.
5. **Statements Archived** – Statements securely archived for 12 months.

To learn more or to sign up for E-Statements contact a Member Services Representative today!



Notice to Members

Has your Contact Information Changed Recently?

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 FCU, we are working hard to provide you with the best service possible.

Getting a Tax Refund?

If you are getting a tax refund, now is the time to make wise use of what you receive from Uncle Sam:



- **Reduce Debt:** Make an extra credit card or mortgage payment
- **Pay Bills:** Pay property taxes or annual automobile insurance
- **Increase Savings:** Build your rainy day fund or contribute to your IRA
- **Help Others:** Donate to a charity that is near and dear to your heart (get a receipt for tax purposes).

If you decide to use your tax refund, you might even consider using your refund as security for a share secured loan. That way, you can use your refund and save it at the same time. Contact an Atlantic City FCU Member Service Representative for more information.

Scholarship Applications Available

The Atlantic City FCU scholarship program was created to give our members who are seeking to enhance their knowledge through a post secondary education the opportunity to do so with the credit union's assistance. We are pleased to announce that *three \$1,000 scholarships* will be awarded this year.

Applicants must be a member in good standing or an immediate relative (parent, grandparent or guardian). Applications can be picked up at the credit union or from your guidance counselors at Fremont County High Schools and Colleges.

The deadline to return scholarship applications is **March 25, 2011**. Please drop completed applications by the credit union to the attention of the Scholarship Committee.



5 Rules for Successful Money Management

The start of a new year is a great time to organize your finances for a successful year. Always remember that the most important factor in using money wisely is not how much money you make...but how you use it! Here are 10 rules that can help you achieve financial success.

1. Make a spending plan/budget suited to your families own income, bills and needs. Be sure to stick to your plan, but don't be afraid to alter it if you think it needs improvement. Be sure to include all of your income and expenses in your plan. Keeping receipts will help you track what you spend more accurately.
2. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you, and your family, before you make the final purchase.
3. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
4. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
5. Hold family meetings once a month to review your progress together.

And remember, saving for the holidays does not have to be difficult. Saving \$25 a week in our Christmas Club account will earn you over \$1,000 just in time for the holidays!



Tips on Protecting Yourself against ID Theft

Atlantic City Federal Credit Union would like to help you guard against identity thieves. Here is what some experts recommend:

- If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.
- Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.
- Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.
- Change your passwords at least once a year, including your online banking.
- Pay attention to phishing schemes.
- Remember to check your credit report at least once a year. You can get your free credit report at www.annualcreditreport.com.

If you suspect your identity has been stolen, file a report with your local police, place a "Fraud Alert" on your credit reports, contact Atlantic City FCU and the FTC, and close any accounts that have been tampered with as soon as possible.

And remember, Atlantic City Federal Credit Union, or any of our affiliates, will **NEVER** call, text, or email you for your personal information!