

October 2011

ACFCU

Atlantic City Federal Credit Union



*From the Staff and Board of Atlantic City Federal Credit Union,
Here's wishing you more happiness than our words can tell,
not just for the Holidays but for all the year as well.
Have a Happy and Safe Holiday season!*

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 10, 2011

Veterans Day
Friday, November 11, 2011

Thanksgiving Day
Thursday, November 24, 2011

Christmas Day
Monday, December 26, 2011

New Year's Day
Monday, January 2, 2012



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

NCUA

Your assets federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

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

Attention Christmas Club Members

If you've been saving all year for Christmas shopping in your Christmas Club Account, your funds will be mailed to you on November 1, 2011. If you have a monthly deduction from savings or checking into 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.

Don't have a Christmas Club Account? Now would be a great time to open one! Your contributions, plus interest add up during the year. In the fall, you receive a lump sum in time for holiday shopping. Contributions can be made through payroll deductions, automatic transfer, or regular deposits throughout the year and there is no minimum balance. However, it's important to know that withdrawals are not allowed unless you close the account for the remainder of the year.



Avoid those financial strains at the holidays by setting aside money all year. Stop by or call to open your Christmas Club Account today! The sooner you start saving, the merrier your Christmas will be next year!

Avoid Predatory Lenders

As the holiday season kicks into gear, predatory lenders will also kick in with their fast money now advertising. Don't fall prey to offers of quick cash with no credit check.

Are you in need of a loan? Contact your local ACFCU branch first! Give us the opportunity to provide the money you need, at terms that you can afford. Stop by any branch location or call us at 307-332-5151.

We're ready to provide the financial services to fit your needs.



You Talkin' To Me?

We sure are! With the Holiday Season rapidly approaching, scammers are ramping up to steal your hard earned money!

The latest email scam currently out there involves the Reservation Department from a Hotel. The email explains

that the hotel made a wrong transaction with your credit card for a LARGE sum of money. The email further explains that to get your funds returned you must fill in the information on the attached form and contact your credit union/bank. Whatever you do, DO NOT open the attachment.

The attachment will download a malware file onto your computer. This malware is a password stealer which targets several applications including IM programs, FTP clients, and web browsers looking for stored passwords. The executable files associated with this malware had a very low detection rate among anti-virus engines, which means this malware is very dangerous.

For more info visit <http://labs.m86security.com/2011/07/malicious-hotel-transaction-spam/> or google Hotel Melia Deviana and Moverick Company

And remember, at Atlantic City FCU we use a variety of methods to communicate with members including phone calls, email messages, letters, postcards or text messages and generally ask for some simple feedback or notify you of important information. Of course, you can never be too careful when it comes to unsolicited messages. That's why you should also know what Atlantic City FCU will NEVER do when contacting you.

- We will **never** ask you to reset or verify your password in order to switch you to a new system.
- We will **never** ask for your credit card number and/or PIN.
- We will **never** contact you to ask for personal information, such as a Social Security number or birth date.

However, when you contact us, we may ask you to verify your account or confirm your identity. If you have a question about a message that appears to be from Atlantic City FCU, please contact your nearest branch or call us. And remember, if an offer seems to good to be true, delete it! And **NEVER EVER** open any attachments from a company or individual you don't know!

Recession-Proof Habits

the power of
10%

With the economic upheaval, you may believe that building wealth is the last thing to be thinking about. However, the economy is ALWAYS going up or down. Right now, we are in a downward swing, yet wealth-building habits are still the same.

So here's a reminder of the number one wealth-building habit: **save 10% of your income**. Whatever you're earning, 10% goes into savings each payday.

This doesn't seem like much, but if you really put that 10% away regularly, in under ten years' time, you'll have a full year's salary put away. Sounds good, doesn't it? Get started today!

Annual Meeting Recap

Bringing Members Together

Thank you to all those who attended our 46th Annual Meeting on Thursday, August 4, at Lander City Park. This year's message was that even with the unstable economic environment, the credit union movement is still holding strong. In fact, while other financial institutions struggle to maintain positive capital, Atlantic City Federal Credit Union is as strong, healthy and ready to serve our members as ever.

The annual meeting of the membership is what makes Atlantic City different from other financial institutions. At the Credit Union, members are the owners – not stockholders. Members are allowed to vote for their volunteer Directors. The following are your Volunteers leading the direction of Atlantic City in 2011 - 2012:

ACFCU Board of Directors:

Jullie Shull - Chairperson
Charlie Smith - Vice Chairman
Bonnie Hildner - Treasurer
Del McOmie - Secretary
Betty Grieve - Board Member
Bob Born - Board Member
Mel Anderson - Board Member

Thank you to our staff, volunteers and members for your continued support and for another great year!

Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

In celebration of you, our members, we would like you to join us at any one of our branches to celebrate the credit union difference. This International Credit Union Day, we are excited to be a part of your hopes and dreams.

Thank you for being an important part of Atlantic City Federal Credit Union. Its members like you who help make us a truly special organization - You own your credit union, and we are here to serve you! We look forward to seeing you.

