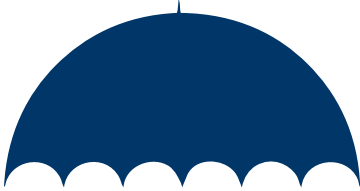




**Atlantic City
Federal
Credit Union**
Serving Fremont County



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

Columbus Day
Monday, October 12, 2009

Veterans Day
Wednesday, November 11,
2009

Thanksgiving Day
Thursday, November 26, 2009

Christmas Day
Friday, December 25, 2009

New Year's Day
Friday, January 1, 2010



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

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

Christmas Club Funds Available November 1st

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 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 Credit Union representative about opening a Christmas Club Account today!

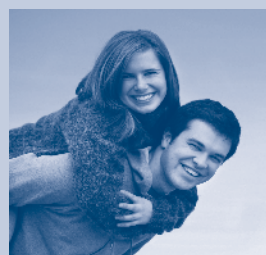
Common Money Mistakes Made by Couples

Whether you are a newlywed or have celebrated a few anniversaries, use these tips to avoid the most common money issues faced by couples.

Know where your money goes and have a budget. Track your spending for two months to determine what you are spending money on. Include fixed expenses such as mortgage/rent, car payments and insurance as well as expenses that fluctuate, such as utility bills. After you determine your budget, you can also work on your savings and investment goals as well as avoiding any pitfalls.

Share financial responsibility. It's OK to give one person the bill paying duties, but both individuals should have knowledge of day-to-day finances and decision making for large purchases. Plus, information should be shared regarding bill due dates, account information and account passwords in case something happens to the designated bill payer. You may even want to have a day set aside each month where you discuss your budget together.

Don't keep money secrets from each other. To avoid arguments, tell your spouse about any debt you have coming into the relationship along with any regular spending habits you have.



Don't marry your debt. If you are newlyweds, make a plan to pay off any existing debt, but be sure to keep the debt in the original debtor's name. Adding the other spouse can hurt his/her credit score and make it harder to obtain credit for both of you.

Plan ahead. It's important to save for future purchases and emergencies such as car repair or unexpected medical expenses. It's ideal to have about six months of expenses saved up to be ready for just about anything.

Don't Be A Victim of Fraud

These days, it's easy to bank, shop, connect with friends and much more online. While the convenience is great, remember that your personal information could be susceptible to fraud or identity theft. At Atlantic City Federal Credit Union we go to great lengths to ensure your personal information is kept safe. And to protect you, our members, our tellers may ask you a series of questions when cashing or depositing unusual checks.

Luckily, there are also many things you can and should do to prevent online fraud and protect your personal information online. If you can answer "YES" to any of the following questions, you could be involved in a Fraud or about to be scammed!

Is the check from an item you sold on the Internet?

Is the amount of the check more than the item's selling price?

Did you receive the check via an overnight delivery service?

Is the check connected to communicating with someone by mail?

Is the check drawn on a business or individual account that is different from the person buying your item or product?

Have you been informed that you were the winner of a Lottery, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?

Have you been instructed to wire, send, or ship money as soon as possible to a large US city or to another country, such as Canada, England or Nigeria?

Have you been asked to pay money to receive a deposit from another country such as Canada, England or Nigeria?

Are you receiving pay or commission for facilitating money transfers through your account?

Did you respond to an email requesting you to confirm, update or provide your account information?

What should you do if you answered YES to any of the above questions? Discontinue communications immediately. If you have already given out personal information contact Atlantic City FCU, watch your statements, check your credit reports and contact the FBI or the U.S. Secret Service as soon as possible.

And remember, scams can also come in the form of phone calls. Atlantic City FCU will NEVER call you and ask for personal information. If you ever receive a phone call that you are not sure about hang up and call us immediately at 307-332-5151.

If the offer appears too good to be true, it probably is.

Five Holiday Shopping Tips on A Budget

With the holiday season here, use these pocketbook-friendly tips to enjoy gift giving without the shock to your budget in January.

Make a list of all the people you need to buy for. Include the dollar amounts per individual. If the grand total is more than you expected, consider cutting back.

Shop online. Some retailers offer free shipping. Besides avoiding the holiday rush, you may be able to take advantage of some great deals.

Stock up on presents in January. Take advantage of after-holiday discounts and clearance items for next year. Besides gifts, this also includes gift wrap and greeting cards.

Make personalized gifts. Get creative. Make baked goods, frame pictures or give coupons for services such as babysitting. There are also Web sites where you can make anything from customized T-shirts to calendars, which are a great way to use children's artwork.

Start grocery shopping early. If you are putting out your family's spread, buy non-perishable items on sale and prior to the big event. Take advantage of store brands, and stick to a list. This year, take note of what you use and what you don't, and next year, avoid any excess.



International Credit Union Day

Why 177 Million People Worldwide Choose Credit Unions

Do you remember why you chose Atlantic City FCU to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. We exist to serve our members, and that level of service remains high even during the toughest of times. Instead of issuing stock or paying dividends to outside shareholders, we provide value to you, our members, by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme Your Money. Your Choice. Your Credit Union. celebrates the advantages of credit union membership. At Atlantic City FCU, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions, and their members, around the world to celebrate International Credit Union Day in recognition of the benefits we bring to our members.

Join us on October 15 at any one of our branches and celebrate the credit union difference.