



VOLUME 5, ISSUE #1

JANUARY 2010

Contacting Your Credit Union

Should you have any questions or comments, there are many ways to contact your credit union. You may contact us via phone, fax, email, mail, or stopping into the office.

Phone: 814-663-3263

Fax: 814-664-2387

Address:

728 Worth Street
Corry, PA 16407

E-Mail:

info@corryfcu.org

Web pages: www.corryfcu.org

Lost/Stolen VISA Debit Card
1-800-528-2273

Hours of Operation

Monday & Tuesday

8:00 a.m. – 4:30 p.m.

Wednesday

8:00 a.m. – 1:00 p.m.

Thursday

8:00 a.m. – 5:00 p.m.

Friday

8:00 a.m. – 5:00 p.m.

Friday Drive-Thru

8:00 a.m.—6:00 p.m.

Saturday

8:00 a.m. – 12:00 p.m.

BEWARE OF FRAUD!

In February 2009, several of our members were notified by a letter regarding that their debit card number may have been compromised from the Heartland Payment Systems Breach that occurred in January 2009. Heartland Payment Systems disclosed that intruders hacked into their computers that they use to process 100 million payment card transactions per month for 175,000 merchants. This is the biggest data breach on record. If you did not receive this letter back in February your account is fine!

As of recently, we have had several of those members who have encountered fraud on their accounts due to this breach. I want to inform everyone that this breach did not occur at the Corry FCU, but on Heartland Payment Systems. If you would like to read more information on this case go to www.usatoday.com or www.washingtonpost.com and search Heartland payment systems breach. If you did receive a letter and you chose not to block your account, you may soon find that your card will not work. We will be blocking and reissuing new card numbers/card to all who did not cancel their card in February. We apologize for any inconvenience this may cause.

As economic times get tough and consumers find themselves hard-pressed for cash, we're beginning to see more and more fraud schemes pop up. Whether it's a letter, an email, or a phone call, always be on the look-out for scam artists trying to dip into your pocket. As your financial institution, here are some tips to watch out for in the upcoming year:

- Watch out for any attempt to collect your account information—never trust a phone call or email that requests account numbers, PIN numbers, etc.
- Examine all your financial statements. Promptly reconcile your monthly checking account statement.
- Protect yourself online. New technology allows online vendors to assure customers reasonable security from online theft. If you doubt the security of the vendor, order the items over the phone.

One of our primary goals is to protect your financial info, and we will never call or email you requesting your social security #, account, or PIN #. If you are ever in doubt of a message you receive, forward it to info@corryfcu.org or call 814-663-3263 and ask to speak to a manager.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the Jeanie networks. The rights and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

If you have any questions regarding your upgrade, please let us know at 814-663-3263.

Thank you,

Corry Federal Credit Union

Members—Why throw away your money?

Save on Sprint wireless service and phones, plus get a free car charger*!

Corry FCU members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger* with the purchase of a phone and a new activation through Sprint.

Not familiar with the Sprint Credit Union Discount plan? Here's how you can save:

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fee

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call 877.SAVE.4.CU.

** Offer valid from January 1, 2010 to January 31, 2010. Exclusively from Platinum wireless, while supplies last. See Web site for details and restrictions.*

Dividend Rates

Regular Savings, Christmas/Vacation Club Accounts
.50% (.50% APY)

Checking Accounts (as of 01/1/10 subject to change monthly)
.50% (.50% APY)

Share Certificates (as of 01/1/10, subject to change monthly)

6-Month (\$500 minimum)	1.25% (1.26% APY)
12-Month (\$500 minimum)	1.75% (1.76% APY)
24-Month (\$500 minimum)	2.00% (2.02% APY)
36-Month (\$500 minimum)	2.75% (2.78% APY)
48-Month (\$500 minimum)	3.00% (3.03% APY)
60-Month (\$500 minimum)	3.50% (3.55% APY)

IRA's (Retirement Accounts)
\$5.00 and up 1.75% (1.76% APY)

Money Market Accounts (\$2,500 Min.) as of 01/1/10 subject to change monthly

Tier #1 \$2500—\$24,999.99	.50%	(.50% APY)
Tier #2 \$25,000—\$49,999.99	.60%	(.60% APY)
Tier #3 \$50,000—\$99,999.99	.85%	(.85% APY)
Tier #4 \$100,000—and over	1.35%	(1.36% APY)

(All rates are subject to change. "APY" is annual percentage yield.)

Assets as of November 30, 2009

Total Assets.....	\$28,423,257.13
Total Shares.....	\$20,733,044.87
Total Loans.....	\$19,671,345.56

52nd Annual Dinner Meeting/Dance

Come join us for our 52nd year of being your credit union! All members of this credit union along with a guest are invited to our 52nd Annual Dinner Meeting on Saturday, February 6th, 2009. This dinner meeting will be held at 6:00 p.m. at the St. Elizabeth's Parish Center. The cost is yet to be determined. Please RSVP to us by Friday January 29, 2010. **Tickets will be available January 11th.**

ATTENTION—ALL HIGHSCHOOL SENIORS!

The Corry FCU is again presenting college-bound high school seniors with the opportunity to compete for several scholarship awards to either a two-or four year accredited educational institute. It's a simple three-step process, making this an opportunity students cannot pass up:

Step #1: Stop in to the office to request a scholarship application packet. If the student is not a member of this credit union, then they may open an account in order to receive their packet. It is only \$5 to open a Savings account.

Step #2: Complete the application packet, write an essay, and have your parents sign the consent form.

Step #3: Return the completed packet to our office no later than April 3, 2010.

After the April 2010 Board Meeting, the **winners** will be announced and a picture will be submitted to the Corry Journal. So if you know any high school seniors that are going to college, please tell them to stop by the credit union for their Scholarship packet. Don't let this opportunity slip by!

HAPPY NEW YEAR



LOAN CONSOLIDATION SPECIAL

JANUARY—FEBRUARY—MARCH 2010

SIGNATURE LOAN

\$5000 (MAXIMUM) FOR 36 MONTH TERM

AS LOW AS 7.25%

OR

HOME EQUITY LINE OF CREDIT (HELOC)

MAXIMUM IS EQUITY IN YOUR HOME FOR A 15 YR TERM

AS LOW AS 4.00%

*(depending on credit score and/or equity in your home)

Important Dates to Remember

Monday—January 18th—Closed—Martin Luther King Day

Monday —February 15th—Closed —President's Day