

---

---

# Dollars And \$ense

---

Polk County Schools Employees Credit Union 276-6083

---

www.polkcountyschoolscu.com

pcsecu@polkcountyschoolscu.com

## THIRD QUARTER 2005

### DON'T BE CAUGHT BY "PHISHERS"

While we've all come to appreciate the modern convenience of the Internet, there are financial dangers that come along with this wonderful technology. One of the most common is an online scam known as "Phishing." Phishing attacks use "spoofed" e-mails and fraudulent websites to fool recipients into divulging personal financial data such as account usernames, passwords, social security numbers, and other sensitive information. This information can then be used to commit a variety of crimes...from draining your accounts to obtaining credit cards in your name.

What can you do to protect yourself?

- Be suspicious. Be wary of any email that is awkwardly worded. Remember that the financial institutions you have a relationship with should never be emailing you to ask for the information these emails request.

- Never click on the link to the website included in the email or call the company.
- Avoid filling out forms in email messages that ask for personal financial information.
- Do not use a website to transmit personal or financially sensitive information that does not display the locked padlock or key icon typically associated with a secure website.
- Regularly check your financial institution, credit and debit card statements to ensure that all transactions are legitimate. Report suspicious transactions immediately.

**Please read carefully the enclosed brochure.**

### CHRISTMAS CLUB TRANSFER

After paying the final dividends on the Christmas club accounts on October 31<sup>st</sup>, the balances will be transferred to your regular Share account. When you are ready to start your Holiday shopping, just give us a call and we will mail you a check. Christmas shopping is

more enjoyable when you pay cash. This is a savings account to help make December a little less stressful. Payroll deduction or automatic transfer is an excellent way to save. If you would like to open a Christmas Club account for 2006 contact our office at 276-6083.

### BUDGET RENT A CAR SALE

The semi-annual Budget Rent a Car Sale will be Friday, October 21<sup>st</sup> and Saturday, October 22<sup>nd</sup>. Get a pre-approved loan and receive an additional \$100 discount off your purchase.

New car rates apply to these loans. See the enclosed brochure.

### CREDIT UNION FAMILY QUARTER EXTENDED

Tell a family member to sign up for membership and we will deposit \$10 in YOUR account and \$5 in the NEW family member's account. This is effective until December 31<sup>st</sup>.



## IS COLLEGE IN YOUR FUTURE?

This year, two Family Involvement Board scholarship programs are available through the Iowa Credit Union Foundation. A high school scholarship and a nontraditional scholarship are again offered this year. The high school scholarship competition will award a total of \$3750. The first place prize is \$1500, second place is \$1000, third place is \$750 and fourth place is \$500. The nontraditional scholarship category will award two \$1000 scholarships. A 500-word essay is required on the topic: As the average age of members continues to increase, what can credit unions do to attract new members? All entries must be submitted by February 10, 2006. Enter on line at: [www.iowacreditunions.com](http://www.iowacreditunions.com).

### Regular Shares, YES Shares, Second Shares

**1.25% APR**  
**1.256% APY**

### IRA & Roth IRA Shares

**3.25% APR**  
**3.290% APY**

### Share Certificates & IRA Share Certificates

- **6-months**  
**3.00 %APR 3.034% APY**
- **12-months**  
**3.25 %APR 3.290% APY**

*NOTE: Rates are subject to change.*

## INTERNATIONAL CREDIT UNION WEEK

Each year it becomes more and more important to promote understanding and support the credit union difference. International Credit Union Week is the week of October 16th. Credit unions the world over will be working to preserve the principles that make us unique. The Credit Union difference is something worth celebrating. Stop by the office that week and help us celebrate and to pick up your free gift.

## A NEW LOOK

Our new office furniture arrived in July and the staff and their husbands did a wonderful job putting it all together. It looks great and we LOVE it! Thank's goes to everyone who helped and especially to Jim Pioch, the Project Manager. Good job!

## Fourth Quarter 2005 Calendar

<b>Monday, October 10</b>	Closed for Columbus Day
<b>Monday, October 31</b>	Close at noon for end of month processing
<b>Friday, November 11</b>	Closed for Veterans Day
<b>Thursday, November 24</b> <b>Friday, November 25</b> <b>and Saturday, November 26</b>	Closed for Thanksgiving Holiday
<b>Wednesday, November 30</b>	Close at noon for end of month processing
<b>Saturday, December 24</b> <b>and Monday, December 26</b>	Closed for Christmas Holiday
<b>Friday, December 30,</b> <b>and Saturday, December 31</b>	Closed at noon for end of month, end of quarter end of year processing.

