



Suburban

FederalCreditUnion

H A P P E N I N G S

5310 Elmer Drive Toledo, Ohio 43615 419-531-9683

January, 2009



Happy New Year!



We would like to thank our members for making 2008 a huge success. Our New Year's resolution is to continue to give our members the promise of confidentiality, accuracy, friendly service, and your best interests at heart as stated in our mission statement: "We shall strive to exceed our member's expectation in all areas of operation by making them feel welcomed, comfortable, and secure in the knowledge that they can expect the highest level of quality and service from all of us at all times."



Fight Back Against Identity Theft



Protecting your personal information is the first step in preventing identity theft.

(NAPS)—Identity theft is a serious crime that costs American consumers billions of dollars and countless hours each year. It occurs when someone uses your personal information without your permission to commit fraud or other crimes. While you can't entirely control whether you will become a victim, there are steps you can take to minimize your risk. The Federal Trade Commission (FTC), the nation's consumer protection agency, encourages consumers to Deter, Detect and Defend to help cut down on identity theft.

Deter

Deter identity thieves by safeguarding your information:

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information via the phone, mail or the Internet unless you know who you are dealing with.

Detect

Detect suspicious activity by routinely monitoring your financial accounts and billing statements. Be alert to signs that require immediate attention, such as: bills that do not arrive as expected; unexpected credit cards or account statements; denials of credit for no apparent reason; and calls or letters about purchases you did not make.

Defend

If you think your identity has been stolen, here's what to do:

1. Contact the fraud departments of any one of the three consumer reporting companies (Equifax, Experian, TransUnion) to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the three companies to place an alert.
2. Close the accounts that you know or believe have been tampered with or opened fraudulently.
3. File a report with your local police or the police in the community where the identity theft took place. Get a copy of the report or, at the very least, the number of the report, to submit to your creditors and others who may require proof of the crime.
4. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps officials learn more about identity theft and the problems victims are having so that they can better assist you.

S T R E S S E D

about paying for College?

Scholarships are available. Apply for a credit union grant to assist with paying your college tuition expense.

Your local credit unions are offering to help with your post-secondary education. There will be two scholarships awarded, one for \$2000.00 and one for \$1500.00. If you are chosen to receive the \$2000.00 scholarship from the Northwest Chapter, your application will be forwarded to the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards five \$2500.00 scholarships.

Applications are due by March 3, 2009. Stop in and pick up an application today.

*** * * * W A R N I N G * * * ***

There are many scams going on around in our area and we want to protect you and your accounts. Suburban Federal Credit Union or the NCUA **will not** contact you through e-mail or text message regarding your account. If you receive anything regarding your account and you are concerned or suspicious, please feel free to contact our office at (419) 531-9683.

Remember we will never ask for your account or personal information through any form of communication, except in person.

Closings

Suburban FCU will be **closed** on **January 19, 2009** in observance of Martin Luther King, Jr. Day and on **February 16, 2009** in observance of President's Day.

Rate Comparison

	Suburban FCU	Toledo Metro	AP Federal	Parish	Champion
New Car	As low as 5.00%	As low as 5.99%	As low as 5.99%	As low as 5.99%	As low as 6.00%
Used Car	As low as 5.75%	As low as 5.99%	As low as 5.99%	As low as 5.99%	As low as 6.00%
Signature	As low as 13.00%	As low as 8.00%	As low as 8.50%	As low as 10.00%	As low as 9.99%
Share Secured	5.25%	6.50%	5.99%	7.00%	6.00%
6 Month Share Certificate	APR 3.00%	APR 2.28%	APR 1.99%	APR 2.50%	APR 2.23%
12 Month Share Certificate	APR 2.75%	APR 2.72%	APR 2.72%	APR 3.00%	APR 2.72%

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