

Dollars & Sense

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CAMC Federal Credit Union



CAMC Federal Credit Union

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Holiday Closings

Your Credit Union will be closed in honor of the following Federal holidays, July through October:

July

- Friday, July 4, 2014
Independence Day

September

- Monday, September 1, 2014
Labor Day

October

- Monday, October 13, 2014
Columbus Day

As always, you have **24-hour** access to your account information via CU-Online and Key-24 along with access to collected funds on deposit via our Visa Check Card and check writing privileges.

24/7 TIP

Don't forget about our Night Depository located beside the ATM at the Credit Union Office.

It's Vacation Time!!

You have until **July 31st** to take advantage of our vacation loan Promotion. With a minimum of \$1,000 and a maximum of \$2,000 you'll be on your way to the vacation you desire! Repayment will begin with the first payday in August and run through June 2015 Special rates to be offered for this promotion. All loan applications under our vacation loan promotion are subject to credit approval application fee. **Call or visit your Credit Union for more details.** Certain restrictions may apply.



Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get **10% off** of select regularly priced Sprint monthly service
- Have your **activation fee waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Invest in America app in iTunes or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

Call Us Before You Travel

Debit card fraud is increasing rapidly and often occurs far from home. That's why we need to hear from you before you travel. When traveling contact us by phone, e-mail or stop by our office with your itinerary to assure continued use of your CAMC FCU Visa Check/Debit card. **Without pre-authorization, your transactions may be blocked.** We apologize for any inconvenience this may cause you prior to your trip, but it is necessary to protect both you and the Credit Union from fraud.

New Website Coming Soon!

In the coming months we will transition over to a new website design. We are adding new features and creating a new look to better serve you.

Together, We Make a Difference!

Help Us Protect You Against Debit Card Fraud

The Credit Union uses software that constantly monitors your ATM/debit card transactions for fraud. This system looks for usage in other locations, a string of costly purchases and other known fraud patterns. If there is suspected fraud you will receive a phone call in which you will be asked to validate recent transactions.

Do we have your current contact information? To ensure we can continue to reach you timely whenever fraud is suspected, the next time you conduct business with the CU, please take a minute to confirm your contact information with us, including:

- * **Primary phone numbers (i.e. home, work, and cell)**
- * **Address**

Protect yourself by balancing your accounts timely and looking for unusual transactions. Call us immediately if you suspect fraud. Be wary of strangers who call. Unless you initiate the call to a trusted merchant or known party do not share your address, zip code, phone number, date of birth, social security number, card or account numbers and expiration dates with anyone. In stores and at ATMs, hide your card and PIN. Your PIN is private. Do not share it! Never respond to e-mails asking you to verify card or account numbers and don't use links to unknown web sites.

We want your money to be safe. Call us immediately if you suspect fraud (304)388-5700.

Go Green! Sign Up for E-Statements

Signing up for E-Statements not only helps the environment, it helps you. Along with the benefit of getting your statement faster, you will receive up to (10) free on-line check image retrievals per month. Just log on to CU-Online and enroll today! For more information call 304-388-5700.

Loans Are Our Lifeline

Your Credit Union relies on loans made to you as its primary source of generating income to support all the specific products and services available. By utilizing our loan products and services, the CU remains competitive with interest rates, fees and services. The next time you need a loan, don't look elsewhere...go to your CU & support the CAMC family. The process is quick, convenient and easy!

The following loans currently are available to meet your needs:

- New and pre-owned auto loans
- Home equity loans or line of credit
- Mortgage loans
- Personal loans
- Credit cards
- Recreational (i.e. motorcycle, boat, RV, jet ski, ATV, T-Trailers, etc.)
- Christmas loans
- Vacation loans



We are here for you, so return the favor and support your Credit Union!

Striving to build deposit and loan relationshipseveryday!



Back-to-School Account Payout

As a reminder to participants in the Back-to-School Savings accounts, the time to reap the rewards of your diligent savings is near. The Back-to-School Savings account is scheduled to payout on July 18, 2014. The funds will be deposited into the account you designated at enrollment or your Prime Savings if you did not designate an account.

If you wish to open an account or make changes to an existing Back-to-School account, please contact the Credit Union at 304-388-5700.

Changes should be made by August 1, 2014 to avoid penalties. Current participants who do not wish to make any changes to their existing accounts need not take any action and 2015 accounts will begin with the first payday in August.

We All Want Fast Drive Thru Service...

To expedite the drive thru process, please count to three, **keeping these tips in mind...**

1. Offer your member number and picture ID.
2. Ensure endorsements of all payees are on the check.
3. Present a completed deposit/withdraw slip.

The lobby is able to assist with other full service requests.

Important Reminder

Please review your statement account messages monthly for important changes in Credit Union products and services.

Your savings 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.