



CT Waco Federal Credit Union

Newsletter

Winter 2013

Debit Card: A Smarter Way To Pay

It's rush hour in the checkout lane and you're digging through your purse to find your checkbook, trying to avoid the glares of the shoppers in line behind you. "It's got to be here somewhere," you plaintively tell the clerk, whose eyes are now rolling skyward. "Ah, here it is!" But oh-oh, what happened to your pen?

There's an easier and faster way to pay: with a debit or check card from the credit union.



Widely accepted (even at many merchants that don't take credit cards) a debit card makes checkout a breeze. You simply swipe your card and enter your Personal Identification Number (PIN). You may be offered cash back - saving a trip to the ATM. Verify the amount of the purchase and you're on your way. For some transactions, you may be asked "debit or credit." If you say "credit," you will sign for the purchase instead of entering your PIN. Either way, the amount is electronically subtracted from your checking account, thus there's no interest to pay. Simply keep the receipt so you can remember to subtract the amount from your account balance. To find out more about the advantages of using a debit card, contact the credit union.

A quicker way to pay for your purchases

Heart O' Texas Fair and Rodeo

CT Credit Union became involved with the Heart O' Texas Fair and Rodeo in the fall of 2012. We had discounted tickets available for advance sale at the credit union office. This service was well received, and we plan to offer it again later this year. We also served as a sponsor for the calf scramble. Our sponsored participant is 8th grader, Austin Nevills. We are looking forward to updates from Austin as he raises his calf this year.

What Does Your Signature Card Say?

People go through many changes as years go by. Minor children grow up and become independent. Marriage, divorce, or the death of a loved one, all have great impact on our way of life. As these changes take place, most people do not consider the impact the change may have on your credit union account. Any of these situations, and many others not mentioned here, should prompt members to ask for a review of their signature card.

For example, some members may be under the impression that if they are ill or injured, their beneficiary can transact for them. This is not the case. Members may also not be aware that they should review their signature card if they update their will. If the two disagree, it can cause difficulties.

Each member is unique, and each signature card should reflect the lifestyle and needs of the member at this point in their life. If you feel the need to review the account access permitted by your signature card, please call or come by the credit union office. We will be happy to assist you.

CT Waco FCU Winter Holiday Closings

Monday, January 21, 2013
Martin Luther King Jr. Day - Closed

Monday, February 18, 2013
Presidents Day - Closed

ID Theft: Protecting Yourself

If you have ever had your wallet go missing, you know the sense of stomach-turning panic that ensues. But there's an even more insidious danger to your well-being: Identity theft. When an identity thief steals your personal information, the resulting havoc can last months, even years. And it can happen to anyone, at almost anytime. ID theft is so prevalent, there's no ironclad way to keep it from happening to you. But there are some simple things you can do to help protect yourself:

1. Think twice before giving out your Social Security number or any personal information. Ask why it's needed.



Protect yourself against
ID THEFT

2. Be cautious any time you are online. Don't click on links in emails unless you are absolutely sure they are legitimate. Look for "https:///" in the Web address and scroll over the lock icon to verify the site's authenticity.

3. Never give out personal or account information to an unsolicited caller or answer a text asking for it.

4. Shred documents with personal information (including junk mail with your name and address) prior to recycling or discarding them.

5. Visit www.ftc.gov/idtheft for more help, including what to do if you are a victim.

the LAST Word

*How beautiful a day can be
when kindness touches it.*

Thank YOU Credit Union MEMBERS U

A Note Of Appreciation

We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Thank you for choosing the credit union as your financial institution! Whether you are a saver or a borrower, your participation in the credit union has allowed us to put the credit union philosophy of "people helping people" into action. As a financial cooperative, we pool the savings of members in order to provide loans to other members. We don't answer to any outside stockholders; any profits are returned to you in the form of competitive rates on savings, lower rates on loans and improved services. The more you use the credit union, the more efficient we can be. We appreciate your support and look forward to serving you in 2013.

Starplex Cinema Tickets: \$5.00

World's Finest Chocolate: \$2.00

Available at your Credit Union



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