

Midwest City Credit Union Fall Newsletter

It is hard to believe this year is almost over and the holidays are coming.

Those who took advantage of our Christmas Clubs may now make withdrawals until December 31, 2011. Those of you who did not are welcome to start one now. This account allows withdrawals only from October 1st until December 31st and is a great way to save. Many members use payroll deduction and tell us that they do not miss the money. Others collect their change and deposit it once a month. It is amazing how much can be saved through the year and then is available for Christmas shopping or another special occasion at the end of the year. Each year these accounts grow and this year the membership saved over \$127,000.00 !! With your help we can increase this amount next year.

FAKE CHECK SCAMS

Fake check scams are on the rise. If we ask about the check you are depositing, it is not because we do not trust you. It is because we are trying to protect you and the rest of the membership from check scams. If the check or money order you give to us is returned, you are responsible for giving us back any funds you have withdrawn with that check. We can collect from any account that you are joint on and if you do not pay us back, we can sue to recover it. If it appears you knew that the check was not good at the time you gave it to us, we can involve the law enforcement authorities. Examples of check scams: a check or money order from a lottery you did not enter; a payment from something you sold on the internet or through the paper for more than the amount and the person wants you to wire or Western Union the overage to them; an internet job where you get a percentage of a check they send to you and you send the balance to them; first installments of money from outside the United States.

These times are hard for many of our members and we understand that sometimes circumstances arise that makes it difficult to make loan payments; but if you have a problem, call us or write us a letter. We want to help if we can, but when we do not know what is going on, it is hard to help.

IDENTITY THEFT

No financial institution or government agencies will contact you on the phone or over the internet to get your account number, social security number, debit card number or credit card number!!!! Only give this information to places you contact first. Please be aware we may have to ask for additional information from you in the near future due to a new federal regulation that requires us to know more about you.

For those of you who use the Internet to purchase items or pay bills, do not forget to change the number with that company if you change your debit card number or change your account number. Please make sure you really what to purchase an item over the phone or over the internet before you give your account number or debit card number to the person on the other end of the transaction because sometimes it cannot be stopped!!

DEBIT CARD HOLDERS

The Fraud Watch we have in place makes it extremely important that we have current phone numbers, including cell numbers, on your account. Also, if you are going on vacation let us know ahead of time so we can advise the Fraud Watch of where you are going. If we do not know about it, and there are transactions outside of your normal business, they will put a hold on the card until they can contact you.

Check out our website at www.mwccu.com and sign up for Home Banking today.

Apply for your Midwest City Credit Union credit card today. Rates are 13.90% without a Check Card at the credit union or 9.90% if you have a Check Card at the credit union.

Some restrictions do apply.

Check out our Vehicles rates today. We have the same low rates whether you are buying an Auto, Motorcycle, Boat or RV.

Some restrictions do apply.

The next holidays will be:

Monday, October 10—Columbus Day

Friday, November 11--Veterans Day

Thursday, November 24--Thanksgiving

Monday, December 26—for Christmas

THE STAFF AND I THANK YOU FOR ANOTHER YEAR AND BEST WISHES FOR THE HOLIDAY SEASON.