

Guarding Your Privacy at Fort Financial Credit Union

At Fort Financial Credit Union we are highly concerned with protecting and respecting the privacy of our member's personal financial information. You have chosen to do business with us and we recognize our obligation to keep nonpublic financial information private and secure. In order to preserve that trust, we pledge to protect your privacy by adhering to the practices described below.

We do not sell any information about you, your account, your transactions, or any other nonpublic information about our membership to any person or company. Your information is only shared in the following circumstances: you have requested or authorized it, you requested a service or transaction that requires it, or law requires or permits it.

Keeping your information secure

Keeping your financial information secure at all times is one of our most important responsibilities. Our employees are authorized to access your records only when necessary to maintain, update or service your account or to meet your requests for information or additional services or products. All employees are trained to respect our member's privacy, and those who violate our Privacy Pledge will be subject to disciplinary actions.

Collecting information

Fort Financial Credit Union collects only relevant information from you that the law allows, or requires us to have to conduct business. Our pledge includes information on our current and former members, joint owners, co-borrowers and guarantors, from applications, transactions, public records, credit or service bureaus, or market research. We maintain strict security procedures to protect your information. All information collected is solely used to service your account and to help you learn more about financial services you are interested in.

Sharing information with Fort Financial Credit Union and Affiliates

During the course of conducting business we may be required to share information with other FFCU departments, branches or affiliates. Our affiliates include companies we hold direct ownership in to provide additional services to our membership, such as investment brokerage, mortgages, and insurance. Information is shared in order to speed up the rate and quality of service to our membership. Information shared within FFCU and affiliates include information about your identity, information from applications, transactions, and account or credit history.

Sharing information with companies that work for us

To assist us in offering you services, we may occasionally share similar information with companies that work for us, such as check printing companies and data processors. In addition, to obtain products or services that we do not directly offer or cannot offer by law, we may share information in order for these companies to act on our behalf. An example of companies that work for us is a company that prints and mails your account statements, or a company that transmits credit card transactions from a retailer to us. Information is shared only to the extent permitted or required by law and necessary to process transactions on your behalf or conduct operations of the credit union. We require strict confidentiality and contractual agreements regarding the privacy of your information with all parties when information is required to be shared.

Online Privacy

Information through our website, www.fortfinancialcu.org, is protected under the same standards as explained above. When you apply online for accounts or services online you provide information that is necessary for us to process your application. Our CU@Home and Online Bill Pay websites are guarded with a secure and encrypted site. Our sites are serviced by companies that work for us to provide a highly secure and technologically advanced and useful site. Links to these companies can be found on our website.

Information submitted through e-mail is advised to be kept to a non-sensitive and non-confidential nature. Generally, e-mails are not encrypted. We obtain information from our website used to update and monitor its usefulness and quality of service. However, we do not automatically collect information that could personally identify you. We do not utilize "cookies," which is a small text file placed on your hard drive by a server, to collect personal information about you. By configuring your browser you can disable all cookies.

Contacting Us

If you need to contact us regarding this policy or information on your account, please write to us at: Fort Financial Credit Union, 3102 Spring Street, Fort Wayne, IN 46808. Or call us at 1-800-837-3262.

EVENTS • COMMUNITY • NEWS BRIEFS • WHAT'S HAPPENING

FFCU STAFF MEMBERS REACH OUT TO TEENS IN MANY DIFFERENT WAYS

The Morganton, North Carolina branch sponsored a golf tournament for Project Challenge on May 5, 2007. Project Challenge is a non-profit organization which works with troubled teens under the age of 16. The teens work in the community fulfilling community service sentences and restitution. They are also eligible for monetary restitution. Project Challenge helps teens give back to the community and victims of crime while establishing a better life and charitable habits. Local branch employees handed out credit union freebies and information on joining the credit union. FFCU was a hole and cart sponsor.

Brian Conroy, Business Development Officer, taught 7th grade at Lane and Lakeside Middle Schools in Ft Wayne, IN through Junior Achievement. The subjects that JA offered to the 42 students over the 2 semesters, centered around economics and taught them the importance of making the right choices in life as far as education, earning ability and maintaining a budget.

Dennis Shaffer from the Corporate branch taught financial skills at the Fort Wayne Anthis Career Center including balancing checkbooks,

how your credit score impacts your future with loans and credit cards, and the importance of budgeting. The class was made up of high school students attending the center to learn a vocation or trade. Staff members from other departments were featured on certain nights to highlight various topics in the curriculum.

Reaching high school and middle school students and teaching them the credit union difference, as well as, proper budgeting for real life, is a great service that is often overlooked in today's schools.



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- 401K Rollovers

Offering:

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- Bonds
- Mutual Funds
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Paul Gregory
MEMBERS
Financial Services
Financial Advisor

Call Today! 800-837-3262 Ext. 5104

Paul can be reached at the above number on Monday, Tuesday, and Friday. He can be reached at 419-783-6540 on Wednesday and Thursday.

Trusted in this community since 1998!


Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR060704-1FBB

Located At



3102 Spring Street
Fort Wayne, IN 46808

DATES AND NOTES

 **The credit union will be CLOSED on the following dates:**

July 4, 2007 in observance of Independence Day

September 3, 2007 in observance of Labor Day

However, for your convenience, our 3 Fort Wayne Meijer In-Store branches will be open from 11 a.m. to 5 p.m. to service Fort Wayne and the surrounding areas on these days.

 **Courtesy Pay Overdraft Coverage Change**

Effective April 17, 2007, qualified members will be covered for an overdraft on their checking

account up to a limit of \$400 (previously \$500) including the amount of the overdrawn item(s) and the Courtesy Pay fee(s).

A \$30 fee will be assessed for each item that draws your account negative. You then have 30 days to bring that account current, either through a direct deposit, transfer of funds, or a deposit at one of our area branches.

Call Member Service at 800.837.3262 for more details.



 **GET your FREE credit Report!**

Stay on top of your credit. Now there is one centralized resource supported by the three leading credit bureaus where you can receive a free credit report. Simply go to:

AnnualCreditReport.com
(877/322.8228)

For further information, contact the credit bureaus at the following numbers:

Equifax 800/685.1111
TransUnion 800/916.8800
Experian 888/397.3742

Facts on Fraud

FFCU in the Community

Welcome new sponsor companies

Recognize fraud and scam types and protect yourself

FFCU gift card winners

Paul Gregory- Come in. Let's talk.

INSIDE THIS ISSUE

www.fortfinancialcu.org

Financial Front

SUMMER 2007

FORT FINANCIAL CREDIT UNION

Did you know?

- As part of a fraud scheme, many people receive checks that appear legitimate but are really counterfeit?
- You are responsible for any checks you deposit or cash that turns out to be counterfeit.
- You are responsible and liable for a counterfeit check and its ultimate payment even though your financial institution has already made the funds available to you?
- Releasing your PIN to anyone (online or over the phone) voids the zero liability fraud protection on your credit or debit account?

FFCU is committed to protecting its members from fraudulent checks and scams. **Check inside for questions to ask yourself to prevent falling prey to these thieves.**

Fort Financial Flea Market: Community Outreach

Once again Fort Financial Credit Union's dedicated team of Christmas Committee members reached out with another innovative idea. This year, on a trial basis, FFCU had it's first ever Flea Market to raise funds for the Local Fort Wayne Charity, Cancer Services of Allen County.



The flea market rented parking spaces at the corporate office to employees and few regular members

from the corporate branch. The spaces rented for \$15 each and tables were available for rent at \$6.50 each. The renters kept the profits from selling their own goods. A concession stand sold chili dogs, chips and soda. FFCU also had a table of donated items for sale and all the proceeds from this table benefited CSAC. The



Excerpted from "Counterfeit Cashier's Checks: Facts You Should Know", Copyright ©2004, Profit Protection, LLC, Ft. Lauderdale, FL

FRAUD AND SCAM 101

TOP REPORTED FRAUDS AND SCAMS

The best protection for your identity and your assets is to be completely informed about the fraud being committed in today's electronic savvy world.

"Phishing" Scams

Most major internet sites and financial institutions have been targeted including Citibank, PayPal, eBay, NCUA, Bank of America, Wells Fargo, the Internal Revenue Service (IRS), and America Online (AOL). These scams usually show up in your email inbox with a message from the "System Administrator" telling you to perform some urgent maintenance or to confirm account information. Never release or provide your PIN number. If you ever get message like this be very, very, careful.

Nigerian Email Scam

This scam has been used for over ten years and is sent out to victims via letter, e-mail, and fax. It consists of a message stating the sender has a large sum of money, usually around \$35 million, and needs help transferring it out of Nigeria, or some other place. As a reward for your help, the sender promises to pay you a few million dollars.

These emails are constantly being modified. A new one message supposedly comes from a rich Iraqi businessman trying to get \$120 million out of the country. Here's a sample:

"We are christian and my father happens to be one of the few rich christian in iraq. One thing we ask from you, on behalf of my mother and sisters, is to please indicate your interest in helping us secure a safe place for the bulk of our fathers funds in the bank over here before the tyrant iraqi government clamp on it."

Auction Fraud (eBay and Yahoo Auctions)

Auction fraud was the second most reported consumer fraud complaint to the FTC, totaling 51,000 auction complaints in 2002.

The fraud is simple - put up a fake ad on eBay, let someone "win" the bid and send in their money, but never send out the merchandise.

Phony Identity Theft Protection or Credit Repair Scams

The Federal Trade Commission has warned that some companies that claim to be identity theft prevention services are scam artists trying to get your driver's license number, mother's maiden name, Social Security number and credit and bank account numbers. Don't ever give out any personal information over the phone or online unless you are familiar with the business that is asking for it. If you are unsure about a firm, check it out with the Better Business Bureau.

Credit repair scams offer to erase accurate negative information from your credit file so you can qualify for a credit card, auto loan, home mortgage, or a job. The scam artists who promote these services can't deliver. Only time, a deliberate effort, and a personal debt repayment plan will improve your credit. The companies that advertise credit repair services appeal to consumers with poor credit histories. Not only can't they provide you with a clean credit record, but they also may be encouraging you to violate federal law. If you follow their advice by lying on a loan or credit application, misrepresenting your Social Security number, or getting an Employer Identification Number from the Internal Revenue Service under false pretenses, you will be committing fraud.

"You've Won a Prize!" Lottery Scam

We all want to be winners, but if someone calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data -- such as your Social Security number, credit card number or expiration date, or mother's maiden name -- ask them to send you a written application form.

If they won't do it, tell them you're not interested and hang up.

If they will, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable. The Better Business Bureau can give you information about businesses that have been the subject of complaints.

"Make Millions Stuffing Envelopes!" Scam

These business opportunities make it sound easy to start a business that will bring lots of income without much work or cash outlay. The solicitations trumpet unbelievable earnings claims of \$140 a day, \$1,000 a day, or more, and claim that the business doesn't involve selling, meetings, or personal contact with others, or that someone else will do all the work. Many business opportunity solicitations claim to offer a way to make money in an Internet-related business. Short on details but long on promises, these messages usually offer a telephone number to call for more information. In many cases, you'll be told to leave your name and telephone number so that a salesperson can call you back with the sales pitch.

The scam: Many of these are illegal pyramid schemes masquerading as legitimate opportunities to earn money.

SEG Corner

Welcome

New Sponsor Companies

Fort Financial Credit Union is proud to announce the following companies who have signed up as sponsor companies. By this, these companies will be able to offer Fort Financial's terrific loan and saving rates, as well as direct deposit, credit cards, and the best checking account in the nation--OneChoice Checking.

1. Michie Medical Clinic, Michie TN
2. 14/60 Auto Body, Ft Wayne IN
3. Danusis Bodine Assoc, Ft Wayne In
4. Blackberry Patch Golf Course, Coldwater MI
5. Comfort Keepers, Rockton IL
6. Best Deal Auto Sales, Auburn IN
7. Lassiter Advertising, Auburn IN
8. C & J Baker Enterprise, Leesburg IN
9. Floral Creations by Diana, Churubusco IN
10. AAA Galvanizing, Hamilton IN
11. Simon 2 Simon Cleaning, Gastonia NC
12. Ft Wayne Urban League, Ft Wayne IN
13. Columbia City Police Dept, Columbia City IN
14. ADT Fire and Security, Ft Wayne IN

Do you know of a business/organization which may be eligible for all the great Fort Financial membership benefits you already enjoy?

Contact **Brian Conroy**, Business Development Officer at 800-837-3262, ext. 5106 or 260-435-5106. If the business or organization becomes a member group, you will receive a special Fort Financial gift.

Prevent Fraud: What Can You Do to Protect Yourself?

A fraud for all seasons. Just when you thought it couldn't get any worse, scams have reached an all time high of sophistication and manipulation. Fraud and scams now have there way into our lives via poetry contests, fabricated stories of people with cancer, and Social Security scams threatening to suspend social security payments if personal information is not given via email or phone. If you think you're too smart or it won't happen to you, think again. Fraud affects millions of people worldwide every day. The only way to prevent fraud is to continue to be wary of "too good to be true" offers or anything that makes you the tiniest bit suspicious.

• Adopt a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your credit union or bank, however, doesn't need to know that information if it's already on file with your financial institution; the only purpose of such a call is to acquire that information for that person's personal benefit.

• To protect your Social Security or other government-issued payments, enroll in GoDirect. GoDirect is a government sponsored direct deposit service. You can enroll at your local Fort Financial CU office. The Social Security Administration will never ask for your personal (SS#, address, financial institution account number, or PINs) nor will your trusted financial institution.

At FFCU, the member service and collections departments receive daily fraud and scam information. If you are ever suspicious of an email, phone call, or letter, simply call FFCU at 800.837.3262 or visit one of these trusted websites for detailed fraud and scam information. The best protection is knowledge.

>The Federal Trade Commission – www.ftc.gov

>The Treasury Inspector General for Tax Administration - www.ustreas.gov/tigta

>Association of Certified Fraud Examiners - www.acfe.com

>Fight Identity Theft - www.fightidentitytheft.com

>Scam Busters - www.scambusters.org

>Articles and definitions on what fraud is and types of scams - www.wikipedia.com

Information for this article was found at the above websites.

Fort Financial Credit Union. In a location close to wherever you are.

Indiana

Corporate Office
3102 Spring Street; Fort Wayne, IN 46808
260-432-1561; ATM Available

Ft. Wayne Meijer - NE

10301 SR 37 / Maysville Rd.
Fort Wayne, IN 46835
260-969-0805; ATM Available
Open Evenings and Weekends

Ft. Wayne Meijer - NW

6309 Lima Rd.; Fort Wayne, IN 46818
260-497-8682; ATM Available
Open Evenings and Weekends

Ft. Wayne Meijer - SW

5909 Illinois Rd.; Fort Wayne, IN 46804
260-459-1898; ATM Available
Open Evenings and Weekends

Angola Office

603 Harcourt Rd.; Angola, IN 46703
260-665-7466; ATM available

Auburn Office

1302 S. Grandstaff; Auburn, IN 46706
260-925-3756; ATM available

Churubusco Office

702 State Rd. 205; Churubusco, IN 46723
260-693-6394; ATM available

Syracuse Office

1401 S. Huntington; Syracuse, IN 46567
574-457-5140

Marion Office

2302 W. 7th St.; Marion, IN 46953
765-662-7566

Illinois

South Beloit Office
542 Clark St.; South Beloit, IL 61080
815-389-2821; ATM available

Mississippi

Corinth Office
1808 S. Fulton Dr.; Corinth, MS 38834
662-287-8814; ATM available

Tell-Tale Signs you are about to be scammed

1. **"Name dropping"** - the naming of a reputable business, government body, credit union, or bank, or the description of some event which is reported in a reputable online newspaper. Often links will be provided.
2. **Inappropriate contact** - for example, a lottery winning or inheritance notification is emailed to you, or someone calls or emails you claiming to be a rep or lawyer from a bank, credit union, PayPal, or other company asking for "verification" of your account or credit card information.
3. **Mobile phone numbers** - the contact numbers will be cell (mobile) phones, or fax, not landline. With public VOIP (voice over IP such as Verizon VoiceWing, Vonage or Comcast Digital Voice) services increasingly available in major financial centers, use of apparently land line numbers is on the rise.
4. **Free email accounts** - the reply-to email address will often not match the company claimed. Thus a person may claim to be writing from Wells Fargo (a major bank) but the email address used is a free Hotmail or Yahoo! account.
5. **Unearned praise** - the email, from a complete stranger, almost always speaks to the mark's reputation for honesty, integrity, and above all else discretion. The praise would be strong if it were not coming from a complete stranger.
6. **Poor English** - despite the supposed formal titles, emails sent by such scammers will often clearly reflect an inability to write in proper English; serious spelling and grammar mistakes are quite common.

A token for your thoughts...

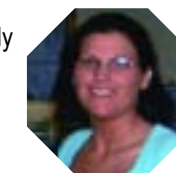
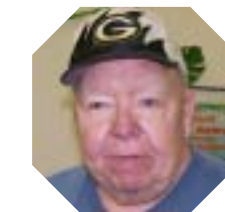
We had several winners of \$50 Visa Giftcards since we launched our Member Feedback Survey. Members with new accounts or recent transactions are randomly selected to receive a survey detailing their member experience. When the survey is completed and returned, it is automatically entered into a drawing to win a \$50 Visa Giftcard. We value our members' opinions and strive to provide the most professional and friendly service.

4th quarter 2006

New account winner - Camilla Charlton, Meijer In-Store Branch at Illinois Road.
Survey Winner - Jimmy Latch, Corinth

1st Quarter 2007

New account winner - Kimberly Gaff, Churubusco



Survey winner - Richard Wendtland, South Beloit



Rates Effective June 9, 2007

RATES

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New Auto 2007-2006

	As Low As*
0-60 mo	5.40 APR
61-72 mo	6.40 APR
72-84 mo ¹	7.40 APR

Used Auto 2006-2004

0-60 mo	6.40 APR
61-72 mo ¹	7.40 APR

Used Auto 2003-2000

1-60 mo/0-72 mo ¹	7.99/8.99 APR
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Older Used Auto

0-36 mo	9.90 APR
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Certificate of Deposit

	APY**
7 day	.60 APY
90 day	3.20 APY
6 mo	3.56 APY
12 mo	4.00 APY
18 mo	4.25 APY
24 mo ComFort CD	4.40 APY
30 mo ComFort CD	4.45 APY
36 mo ComFort CD	4.50 APY
48 mo ComFort CD	4.60 APY
60 mo ComFort CD	4.75 APY

Second Mortgage

1-120 mo	6.75 APR
120-180 mo ¹	7.75 APR

Home Equity Account with Platinum Visa

	8.25 APR
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*APR (Annual Percentage Rate) Rate offered depends on approval of credit and application. **APY (Annual Percentage Yield) Contact a credit union representative for more information about fees and terms that may apply.

¹Some restrictions apply.
²Limited time offer. See member representative for requirements and complete details.

Rates subject to change without notice.

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