



# SAN ANGELO FEDERAL CREDIT UNION

235 W 1st Street \* San Angelo, TX 76903 \* (325) 653-8320 \* [www.safcu.com](http://www.safcu.com)

December, 2010

*With members first, SAFCU succeeds-not just survives.*

## FRAUD ALERT

### Important Information About your Debit Card

Due to a recent surge of debit card fraud, San Angelo Federal Credit Union is taking immediate action to protect our members and our credit union. We have discovered several isolated events in which members have been affected by fraudulent transactions involving their debit cards. It appears that these transactions are occurring out of state and are signature based transactions. Effective immediately, we are requiring you to use your Personal Identification Number (PIN) for all out of state transactions in order to prevent future fraud from happening. What does this mean? When you are asked to choose between "Debit " or "Credit". Be sure to choose "Debit" and enter your PIN. Online purchases in Texas will not be affected at this time.

Please monitor your account through our online banking and Audio Response Teller (ART) and report any unusual activity as soon as possible. We will require you to sign a statement of fraud in order to file a dispute on these charges. Our procedure is to cancel the compromised card and order a new card at the member's request. If you would like to receive email notifications of all debit card transactions, please contact our member service representative (Edna Ramirez) at 325-653-8320 ext 203.

If fraudulent activity is suspected our debit card processor may try to contact you, and if so, it is okay to verify the information or charges in question. They will NOT request your account number, debit card number, or personal information. You should NEVER give your debit card number or PIN to another individual.

San Angelo Federal Credit Union values you as our member and we are working pro-actively to monitor the situation.

~ Kaye Edwards, President

**Congratulations to  
Marlene Julien**

**Winner of the Turkey  
Drawing held on  
November 17th**



REMEMBER

**WINTER SKIP-A-PAYMENT  
IS STILL AVAILABLE FOR A LIMITED TIME**  
Go to [www.safcu.com](http://www.safcu.com) and download the form,  
or come by the Loan Department Office



***Credit Union Members***

***Save 10% with Sprint***

***Start saving today---call 877-SAVE-4CU***



Congratulations to the Scottie Savers Coloring Contest Winners!

**Anthony Bouthavong**  
**Nathan Hohreiter**  
**Jessica Davis**

All winners received \$10.00 money gift packet



**SAVE THIS DATE!**

**Annual Membership Meeting**  
**March 1, 2011**  
**McNease Convention Center**

**Credit Union Holidays**

- *Christmas - Dec.24 thru Dec. 25*
- *New Years - Dec.31 thru January 1*
- *Martin Luther King, Jr. - January 17.*

Are you ready for the holidays???

**Ask about our "Christmas Promotion Rate"**

**9% APR on Signature Loans\***  
 Effective November 1st thru December 31st

**TRAVEL EXPENSES**  
**&**  
**HOLIDAY SHOPPING**



**For more information, see Patti or Karen in the loan department today!**  
 \*Special terms and conditions apply

*Happy Holidays from the employees of San Angelo Federal Credit Union:*

*Kaye*

- |               |                |
|---------------|----------------|
| <i>Karen</i>  | <i>Patti</i>   |
| <i>Ana</i>    | <i>Chip</i>    |
| <i>Alyssa</i> | <i>Laura</i>   |
| <i>Meagan</i> | <i>Micaela</i> |
| <i>Monica</i> | <i>Edna</i>    |
| <i>Jordan</i> | <i>Tony</i>    |



**Loan Rates**

New and Used Vehicles	as low as	4.25% APR
RV & Travel Trailers	as low as	5.00% APR
Boats and Water Craft	as low as	5.00% APR

**Previously Owned Autos**  
**For Sale**

2008 Dodge Ram 1500  
 2006 Jeep Wrangler X



**Scottie Savers**

Open a new Scottie Saver account or deposit \$5.00 to your existing account and you will be entered in a drawing for a Giant Christmas Stocking.

Drawing will be held on December 21, 2010 at 3:00 p.m.

