

*San Angelo Federal
Credit Union*

November
2011

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With members first, SAFCU succeeds-not just survives

WINTER SKIP-A-PAYMENT

Winter Skip-A-Payment is available for the months of November and December 2011. Forms are available in our Lobby area or in Loan Department.

Remember to set your clocks **back** one hour on Nov. 6, 2011 as Daylight Savings time ends.



MONTHLY TIPS

What is Phishing?

Phishing is the criminal attempt to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication. Phishing is typically carried out by email, directing users to enter personal financial details at a fake website whose look and feel are almost identical to a legitimate one, such as their credit union. Even when using server authentication, it may require tremendous skill to detect that the website is fake.

PROTECT YOURSELF by remembering that your financial institution will never send an email asking for personal information-or send you to a special site to "update personal information." If you do not know the source, delete the email and contact the source yourself to verify and/or report the scam.



CREDIT UNION HOLIDAYS
Veterans Day - Fri., NOV 11
**Thanksgiving - Thurs., NOV 24 and
Fri., NOV 25**
**Christmas - Sat., Dec 24 (Drive thru
closed -ATM available) and
Mon., Dec. 26**
**New Year's - Sat., Dec 31 (Drive thru
closed - ATM available) and
Mon., Jan 2**

TURKEY GIVE-AWAY

Stop by the Credit Union to register. The drawing will be November 18, 2011, just in time for the Thanksgiving Holidays.



Auto Rates as low as 3.25% APR on new or used vehicles for any term, up to 60 months.*

Contact our [Loan Department](#) to get pre-approved before you go car shopping!

*With approved credit and automated payment.