

WE PROVIDE SOLUTIONS TO IMPROVE EACH MEMBER'S FINANCIAL LIFE

Debit Card Fraud Is On the Rise

The fight against plastic card fraud is like a high speed, high stakes game of chess. Every move by criminals must be countered by card processors and financial institutions. This is a constant battle to protect your accounts while not impacting your ability to seamlessly conduct your financial affairs.

AS PART OF OUR ONGOING EFFORTS TO PROTECT YOUR ACCOUNTS, ADDITIONAL MEASURES HAVE BEEN PUT IN PLACE TO REDUCE OR PREVENT FRAUD.

- Transactions in countries with high rates of plastic card fraud will be blocked.
 - When traveling please provide us with the countries you will be visiting along with the dates so we can allow transactions to process.
- Swiped, pinless transactions at gas stations will be limited to two in a 24 hour period.
 - When traveling if you exceed the two allowed transactions you can go inside and pay for your gas at the cashier instead of at the pump or you can notify us of the dates you will be traveling and we can allow the transaction to process.
- E-Commerce (internet) sites that are identified as a potential scam site or as having an increased rate of fraud will be monitored and transactions blocked.
- Swiped, pinless transactions in the states of Florida, Texas, California and Illinois will be blocked, unless your residential address is in the state. These states have been identified as high fraud areas.
 - When traveling to these states, notify the credit union of your travel dates.
 - Swiped, pinned transactions will be approved.

WAYS YOU CAN HELP TO PREVENT FRAUD FROM HAPPENING TO YOU:

- Protect your cards as you would cash.
- Always commit your PIN to memory and do not reveal to anyone.
- Keep an eye on your card when in use; watch clerks process your transaction when possible.
- Monitor your account online through PCBranch and report any charges you did not make immediately to us.
- Destroy receipts by shredding after verifying to transaction on account.
- When receiving a new or replacement card sign it immediately. Cut up the expired card before disposing of it.
- Do not respond to e-mail or phone call attempts to obtain your card number and PIN. We will never e-mail or call requesting this information.
- When purchasing items over the internet verify you are on a secure server by looking for a security symbol such as an unbroken key or padlock symbol at the bottom of your internet browser window. When possible use a credit card instead of your debit card for making internet purchases.

By working together we can feel confident that we have done everything possible to combat this trend.

Relax this Spring Break with a Vacation Loan

Why put your vacation on a high-interest credit card, when you can save yourself some money by planning ahead and getting a Vacation Loan from USACU. Our Vacation Loans offer you a great fixed rate of **8.75% APR*** and gives you a plan for paying off your vacation in a fixed amount of time. If you were to put your \$800 vacation on a credit card with an interest rate of 24% and make a minimum payment of \$25, over the course of the 51 months that it would take to pay off your loan, you would pay a total of approximately \$1,276. On the other hand, if you were to pay \$69.87 amount per month on your Vacation Loan, you would pay off your loan in just 12 months and would pay a total of \$838. Overall, you would save yourself about \$438 and 39 months of payments.

Call our Loan Specialists at **503-275-0300**, option 2, to discuss your vacation or other lending needs. We are here to help you achieve your financial goals.

*APR = Annual Percentage Rate. Rate quoted is lowest available and is subject to change.

Secured VISA[®] Credit Cards Your Start to a Fresh Financial Future

Establishing or rebuilding a credit history can be tough. USAgencies has the perfect product, our Secured VISA[®] Card, to help our members get on the right track to a sound financial future. Proper usage of a USACU Secured Visa credit card, including making on time payments, can help you rebuild your credit and improve your credit score.

Applying is easy! All it takes is funding equivalent to 110% of the requested limit and a credit file that is free of unpaid judgments, collections, and liens. Some features of the card include:

No monthly or annual fees
Low APR starting at just 11.95% APR*
Limits between \$250 and \$1000

Simply call our Loan Specialists at 503-275-0300, option 3, to get started.

* APR=Annual Percentage Rate. Rate quoted is lowest available and is subject to change.

FREE PRESENTATION: CreditAbility – Build a Strong Credit History

Constance Harris of USAgencies will be presenting this informative workshop that is designed to help our members and their families learn about the foundation for a solid credit history. Her presentation will cover:

- Who needs to build good credit, and why
- The significance of credit report and score
- How to establish credit if you don't have any
- How to rebuild a good credit history
- Tips for using credit wisely
- Pitfalls that cost you plenty
- Your rights and responsibilities

The presentation will be held at 12 p.m. and will last about an hour. Lunch will be available at 11:50 a.m. and is also free. Reservations are required and can be made to Erin at emccarty@usacu.org or by calling **503-275-0334**.

Tuesday, March 16

Green/Wyatt Building, 1220 SW Third Ave., room number provided with RSVP

Friday, March 19

Robert Duncan Plaza, 333 SW First Ave. Only those who work at RDP may attend without being placed in the Visitors Tracking System. Please contact Erin if this date works best for you.

VISA[®] TravelMoney – The Smart Way to Travel!

Losing your debit or credit card while on vacation can be a nightmare! If your card information gets into the wrong hands, you could be putting your good credit history at risk. A thief could easily rack up thousands of dollars of fraudulent debt in your good name and it could take months to clean up the mess. Unlike Travelers Checks, the VISA TravelMoney Card can be used anywhere in the world where VISA[®] is accepted. If your card is lost or stolen, you can quickly replace it for a small fee.

With the TravelMoney Card You can:

- Load from \$100 to \$5,000 on your card
- Use your card at VISA merchants all over the world, at ATMs, and on the Internet
- Reload your card for a small fee – up to 2 years after your initial card purchase

To purchase your convenient VISA Travelmoney Card, call our Member Service Specialists at **503-275-0300**, option 2.

Enterprise Car Sale – March 15 through April 30, 2010

What's the secret to buying a worry-free used car? Enterprise Car Sales! Enterprise offers gently-used vehicles, backed by one of the best warranty programs in the industry. USAgencies will deposit \$100 into your savings account upon the purchase of a used vehicle from Enterprise Car Sales. Visit the Auto Center section of our Web site (Under Loans & Credit Cards) at www.usacu.org for more information.

BEEN THINKING ABOUT MEDICARE PART B?

By **Alan Edwards**, Social Security Administration, Public Affairs Specialist

If you are covered under Medicare Part A, but originally opted not to apply for Medicare Part B, now's your opportunity to enroll in Part B. The general enrollment period runs from January 1 through March 31. But first, you may be wondering: what are Parts A and B? And why would someone get one and not the other? Here are the nuts and bolts.

Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, some home health care, and hospice care.

Medicare Part B (medical insurance) helps pay for doctors' services and many other medical services and supplies not covered by hospital insurance.

When you first become eligible to apply for Medicare Part A, you also have the option of enrolling in Part B for a monthly premium. Some people decide not to because they do not want to pay the premium or for other reasons. But you may discover that as your medical needs change, it is to your advantage to enroll. That's where enrollment periods come into play.

When you first become eligible for Part A, you have a seven-month period (your initial enrollment period) in which to sign up for Part B. After the initial enrollment period, you can only sign up during a later year's general enrollment period.

Each year, the Medicare general enrollment period runs January 1 through March 31. Your coverage begins the following July. But keep in mind that, for most people, the monthly premium increases 10 percent for each 12-month period you were eligible for, but did not enroll in, Medicare Part B.

So if you are covered under Medicare Part A and you've been thinking about applying for Part B, now is the time to act. Learn more about Medicare by reading Social Security's publication on the subject at www.socialsecurity.gov/pubs/I0043.html. You also can learn a lot about Medicare by visiting www.socialsecurity.gov and selecting "Medicare" at the top of the page on the right side. Or visit Medicare's website at www.medicare.gov.



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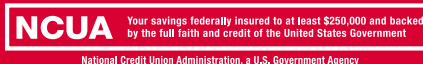
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Mon. - Tues. • 8:30 a.m. to 5:00 p.m. ■ Wed. • 10:00 a.m. to 5:00 p.m. ■ Thurs. - Fri. • 8:30 a.m. to 5:00 p.m.

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National Credit Union Administration, a U.S. Government Agency

