



# Heartland area Federal Credit Union

Fall, 2010

Better Rates. Better Service. Best Choice.

6111 N 72<sup>nd</sup> St. ■ Omaha, NE 68134 ■ 402-571-8444 ■ www.heartlandfcu.org

## HOLIDAY CLOSINGS

**OCTOBER 11**  
Columbus Day

**NOVEMBER 11**  
Veterans Day

**NOVEMBER 25**  
Thanksgiving Day

**DECEMBER 24**  
(Close at 1 pm)  
Christmas Eve Day

**DECEMBER 25**  
Christmas Day

**DECEMBER 31**  
(Close at 2 pm)  
New Year's Eve



## International Credit Union Day

Each year, International Credit Union Day gives us an opportunity to celebrate the credit union difference and thank you for being part of the credit union. **Come share in the celebration with cookies on Thursday, October 21st.**



## SCAMS & FRAUD

Fraud is on the rise. Crooks see vulnerable prey in uneducated consumers.

**Avoid Fake Check Scams.** They seem like a quick way to earn extra cash, but could cost you thousands of dollars.

If someone sends you a check or money order asking that you send a portion of the funds somewhere else, it's most likely a scam. Sellers may be given a cashier's check for more than the price of the item. The purchaser (con artist) will request that the overpayment be wired elsewhere through Western Union or MoneyGram.

The purpose of the scam is to get money out of your account, not to put money into it. Even if the check amount appears in your account balance after making the deposit, it could be fraudulent. It may take weeks to know that the check is counterfeit, too late to recoup lost funds.

**Steer Clear of Information Fraud.** Your personal records such as bills, financial statements, pre-approved credit offers and tax information are like gold to identity thieves. They open new accounts using your personal information or run up charges on your existing accounts. When they don't pay the bills, the delinquent accounts appear on your credit report.

**How can you deter, detect and defend against scams and frauds?** The threat is unavoidable. Falling victim is not. Avoid "too good to be true" offers. Monitor your statements each month and safely discard personal information. If you do fall victim, call Heartland Area Federal Credit Union (402-571-8444) and the FTC at 1-877-FTC-HELP or visit their website at www.ftc.gov. From this website you will also be able to connect to annualcreditreport.com to review your credit report.



## HERE'S A GOOD IDEA!

With everyone recycling these days, be sure and recycle your newsletter. Just pass it onto a family member, friend, or coworker for them to read. They may be eligible for membership and able to receive a loan with a low interest rate.

**FREE ATMs All over town!**  
Including all  
**Walgreen's Stores**



# REFINANCE YOUR CURRENT VEHICLE LOAN WITH US AND SAVE MONEY!

If you're trying to cut costs these days, refinancing your vehicle loan may free up some money. Refinancing may possibly save you hundreds of dollars over the life of your loan. With the money you save, you could pay down other debt or set aside for an emergency.

We want to help you. So, for a limited time only, if you **refinance your 2005 or newer vehicle from another financial institution with us**

**WE WILL MEET OR BEAT YOUR EXISTING RATE BY 0.50% APR or more\* PLUS**

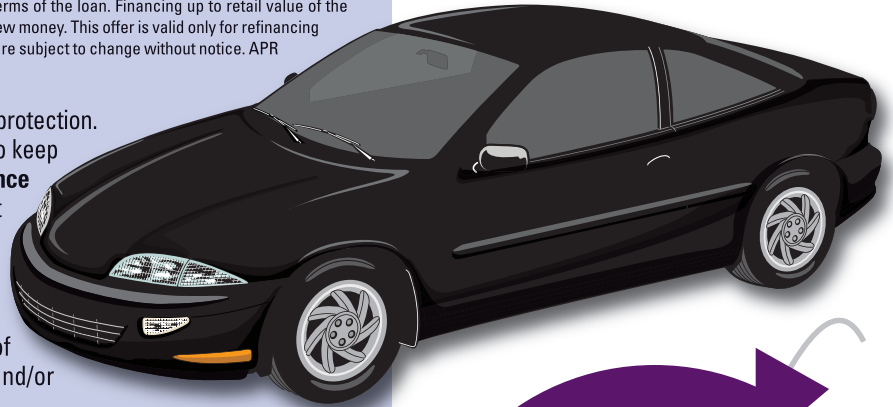
**We will give you a \$50.00 gas card at the time of loan closing. You can receive up to 100% financing!**

**Qualified members will receive Loan Protection Insurance up to \$20,000 at NO COST. Coverage on the borrower and co-borrower, if applicable. What a great benefit that costs you nothing!**

\*With approved credit. Rate can vary based on creditworthiness, age of vehicle and terms of the loan. Financing up to retail value of the vehicle is available. Minimum APR will be no lower than 2.95% APR. Minimum of \$5,000 new money. This offer is valid only for refinancing vehicle loans currently held at another financial institution. Rates, terms and conditions are subject to change without notice. APR = Annual Percentage Rate.

We also offer our members Route 66 Extended Warranty auto protection. **Route 66 Warranty** has a complete line of coverage designed to keep your vehicle on the road. We also offer our members **GAP Insurance** (Guaranteed Asset Protection) which is a low-cost coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance. Both of these coverages can be rolled into your monthly loan payment.

Contact Teresa, our loan officer to discuss the benefits of refinancing and obtaining the Route 66 extended warranty and/or GAP Insurance.



*At This Time of Year You May Want to Do Our*



**SKIP-A-PAYMENT**  
On Any Qualifying Loan

Skip one loan payment anytime between January 1st and December 31st. Pick up a coupon (REQUIRED) at the credit union today.

There is a \$20.00 administration fee per loan. On vehicle loans, the loan balance cannot exceed the NADA retail/trade-in value at the time the loan is skipped. Excludes mortgages, home equity, insurance, one-pay, and credit cards. You must compete and submit a Skip Loan Payment Coupon prior to your loan payment due date. Contact the credit union for details or how to get your coupon.

## PERSONALIZED SANTA LETTERS

*All proceeds benefit Children's Miracle Network*

Send your children, grandchildren, nieces or nephews a personalized letter from Santa Claus for only \$3.00 each. Every letter is printed on colorful Santa letterhead and is personalized with the child's name and details. Letters will be mailed the second week of December.



**Call 571-8444**  
for the necessary form and details.

**ORDER DEADLINE NOV. 18th**



## Christmas Club Funds:

2010 Christmas Club funds will be transferred to your share savings account on November 1st.

*Don't have A Christmas Club Account?*

**SIGN UP NOW FOR 2011!!**

