



# 1ST FOR A REASON



FALL 2010

## Credit Card Phone Calls

1st Community Credit Union has always been proactive in providing members with information about fraud prevention and protection. We continue to advise our members to use caution when receiving phone calls and emails asking for personal and sensitive information.

At this time we would like to inform our members that not all credit card-related phone calls are fraudulent, and some may even help prevent fraud losses. 1st Community Credit Union's credit cards are monitored for possible fraud by the Falcon Fraud Detection System and circumstances may prompt Falcon to contact cardholders.

Falcon uses the most advanced neural network technology to examine incoming authorizations for potential fraud. If Falcon's Fraud System detects abnormal transactions or purchase patterns a representative will review the transaction and may decide to contact the cardholder to find out if the transactions are legitimate. If the representative is unable to contact the cardholder by phone, they may restrict or temporarily block the account until the activity can be verified. The Falcon representative will leave a voice message with instructions to call 1-888-918-7313 or 1-727-299-2449 to verify activity.

If you receive this voice message and you have concerns about contacting Falcon, please contact 1st Community Credit Union or call the phone number on the back of your credit card and request assistance with verifying your card's recent activity.



## We Have Loans For Every Season... Even *Tailgate* Season!



If you are considering a new or pre-owned car, truck or recreational vehicle, 1st CCU is here to assist you. Our affordable loan rates and friendly service make us your one-stop shop for financing!

We  
were meant  
to be  
**Together**

## DO YOU MONITOR YOUR CREDIT REPORT?

Fight identity theft by reviewing your credit report to identify any inaccuracies. The FACT Act requires each of the three consumer reporting companies to provide a free copy of your credit report, at your request, once every 12 months. You may request your free credit report online, by phone, or through the mail.

AnnualCreditReport.com is the ONLY official website established and endorsed by the Federal Trade Commission for helping consumers obtain their free credit report.

The free credit reports are only available through the following options:

- \* Order ONLINE at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- \* PHONE 877-322-8228
- \* complete the Annual Credit Report Request Form at <http://ftc.gov/credit> and MAIL it to:

Annual Credit Report Request Service  
PO Box 105281  
Atlanta, GA 30348-5281

*Free credit reports requested online are viewable and printable immediately upon authentication of identity. Free credit reports requested by phone or mail are processed within 15 days of receiving your request. If you don't have internet access and would like a copy of the Mail Request Form that is available on the Annual Credit Report website, please stop by the credit union and ask us to print out the request form for you!*

## IT'S ALL IN THE FAMILY

When you opened your membership account at 1st Community Credit Union your immediate family members also became eligible for membership, no matter where they live! You have the ability to share your membership with the people you care about so they may benefit from the great rates and convenient services we offer.

So...don't keep us a secret! Share us with your immediate family members, including your spouse, children, parents, siblings, grandparents, grandchildren, stepparents, stepchildren, and stepsiblings.

Encourage your family to join our family!



## Hey Kids! YOU are the Next Generation of 1st CCU!

The goal of 1st Community Credit Union's Next Generation program is to help teach young people the rewards of establishing good savings habits. Check out our website for links to age-appropriate interactive websites that help kids learn healthy financial habits.

- \* Open a Next Generation account with as little as \$5.00
- \* Receive a Birthday postcard
- \* Receive one punch on your personal punchcard each time you make a deposit (*minimum \$5 to receive punch*)
- \* Age 0-10 get a small prize for each deposit and may redeem 5 punches on their punch card for a Scholastic book
- \* Age 10-13 may redeem 10 punches on their punch card for a Gift Card
- \* Your name automatically entered into Savings Bond Giveaway
- \* Your name automatically entered into Bicycle Giveaway



Ethan and Samantha with their new bikes

**Congratulations to Samantha, Jada, Ethan, and Olivia, winners of new bicycles in July's Bike Giveaway! 1st CCU purchased three of the bicycles from Speed's Bicycle Shop in Sparta and we want to give a big THANK YOU to Milton & Rose Leis of Speed's!**

*The next bike giveaway will take place during Credit Union Week, October 18th-22nd. All Next Generation accountholders are automatically eligible.*





## Tell your friends and family about 1st CCU's great loan rates and you could be **Granted \$50!**

\_\_\_\_\_ wants a great loan rate!

(Please print friend's name here)

\_\_\_\_\_ (Referring Member please print your name & address here)

Pick up Grant Program referral coupons at the credit union or print them from our website at [www.1stccu.com](http://www.1stccu.com).

Fill out coupons and give them to friends and family who may be considering financing a major purchase. (You may also refer someone to refinance a loan they have on file at another financial institution). If your friend or family member obtains a loan from 1st CCU as a result of your referral we'll deposit \$50 into your account!

*\*30 days after loan is issued 1st CCU will deposit \$50 to referring member's account. Details of referred loans are confidential. No limit to the number of friends/ family you may refer; Members receiving \$600 or more in referral grants during tax year will be issued 1099 for tax reporting. Normal lending guidelines apply. Offer may end without warning.*

### To qualify for \$50 Grant:

- ~ The person you refer cannot already have an account at 1st CCU
- ~ The referral coupon must be presented during the loan application process
- ~ Minimum qualifying loan for \$50 Grant Program is \$5,000
- ~ Balance of loan cannot be paid off within 30 days of receiving the loan



1000 W Wisconsin St, Sparta, WI \* (608) 269-8121  
1410 W. Hwy 16, West Salem, WI \* (608) 786-2420  
Toll-free 888-706-1228  
[www.1stccu.com](http://www.1stccu.com)



Federally insured  
by NCUA



EQUAL HOUSING  
LENDER

If you are:

**Moving,  
Going away to college,  
or, Spending the winter  
in a warmer climate...**

**Please submit a CHANGE OF ADDRESS FORM to the credit union.**

For safe handling of your account statements we also recommend that you enroll in our free eStatements. Your statements will be delivered to your secure Online Banking archive and you'll have peace of mind knowing they won't be sitting unattended in your mailbox.

## Information About Telecheck and Certegy (And Why They Won't Allow Some Stores To Take Your Check)

There's nothing more embarrassing than having a cashier hand you back your check and telling you the store's computer system won't accept it. Even if you always pay your bills on time and keep a healthy balance in your account your checks could be refused by some national-chain stores who are using Telecheck and/or Certegy check verification services. These retail chains hire Certegy & Telecheck to protect the store from accepting risky checks. Unfortunately, the check verification service uses a computer formula to determine whether or not the retailer can accept your check - and that formula has nothing to do with the funds available in your account.

Certegy and Telecheck's automated systems have established certain risk patterns, and when a consumer's check matches up with those risk patterns the computer notifies the store cashier that the check must be declined. Those declines are NOT determined by the balance in your account, in fact, to set the record straight check verification services have no way of accessing your account information or even verifying the funds in your account.

If your check has been denied it is because according to their computer formula your spending habits matched a certain "risky" profile, such as:

- The computer says you have made 'too many' purchases over the course of the last few weeks
- The computer says you have made 'too few' purchases over the course of the last few months
- The computer just can't verify how many purchases you have made over the last few months because you usually pay in cash and the computer can't find any record of your spending habits

These profiles set off a red flag. You didn't do anything wrong. Your financial institution didn't do anything wrong. The cashier didn't even do anything wrong...and since the decision to use a check verification service is made at the corporate level the cashier probably knows nothing about how the service determines which checks are acceptable and which are not. If you have verified that there has been no suspicious activity on your account and that sufficient funds are available, there is no reason to panic about the security of your funds. However, it's safe to say that you will need to use alternate forms of payment (cash, credit card, or debit card) if you choose to continue to do business with that retailer.

**ONE MORE NOTE:** The cashier will most likely give you a toll-free phone number that you should call to 'get this cleared up'. If you decide to contact the check verification company, they will most likely tell you that their computer algorithm has identified something about your check or your check-writing habits that fit some sort of profile. HOWEVER, they may also inform you that if you would like to fill out a 'Gold Application' and give them a lot of personal information for verification purposes, they will be happy to give you pre-approval status so that you can avoid a reoccurrence of this situation in the future. The credit union can't tell you what to do, but we urge our members to always use extreme caution with personal information; giving out sensitive information to a stranger over the telephone can lead to identity theft.



**IMPORTANT  
PHONE  
NUMBERS**

**Drive-Up ATM Locations**

**1st Community Credit Union**  
1000 W Wisconsin St  
Sparta, WI 54656

**1st Community Credit Union**  
1410 W Hwy 16  
West Salem, WI 54669

**Amish Cheese House**  
711 Avon Road  
Sparta, WI 54656

**SPARTA**

Phone: 608-269-8121  
Fax: 608-269-8120

**LOBBY HOURS**

Mon-Wed..... 8:30 - 5:00  
Thur-Fri..... 8:30 - 5:30  
Saturday..... 8:00 - 11:30

**DRIVE-UP HOURS**

Mon-Fri.....7:30 - 5:30  
Saturday.....8:00 -11:30

**WEST SALEM**

Phone: 608-786-2420  
Fax: 608-786-1025

**LOBBY HOURS**

Mon-Thurs..... 8:30 - 5:00  
Friday.....8:30 - 5:30

**DRIVE-UP HOURS**

Mon-Friday.....7:30 - 5:30  
Saturday..... 8:30 - Noon

Report Lost/Stolen  
DEBIT CARD  
**1-800-236-2442**

Report Lost/Stolen  
CREDIT CARD  
**1-800-449-7728**

Call 1st CCU Toll-free:  
**1-888-706-1228**

PATT telephone banking  
**1-866-876-7288**

**STOP IN DURING  
CREDIT UNION WEEK  
OCTOBER 18TH - 22ND**

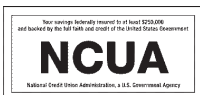
**LOCAL TRUSTED.  
SERVING YOU.**

REGISTER FOR DOORPRIZES  
& ENJOY REFRESHMENTS

*Serving Foss' famous hotdogs  
on Friday!*

**Mark Your Calendar!**

September 6.....Closed for Labor Day  
October 11.....Closed for Columbus Day  
November 7.....Daylight-Saving Time Ends  
November 25.....Closed for Thanksgiving  
December 24.....Closing at 12:30pm  
December 25.....Closed for Christmas  
January 1, 2011.....Closed For New Years Day



Your savings federally insured  
to at least \$250,000 and backed  
by the full faith and credit of the  
United States Government



Visit [www.1stccu.com](http://www.1stccu.com) to check out current rates,  
financial tips, calculators, & other financial tools!



**HERE'S THE LATEST**

**Assets.....\$98,749,595**

**Loans.....\$77,174,217**

**Savings.....\$89,285,691**

**Members.....10,383**

*as of August 31, 2010*



**Board Of Directors**

Chairman.....Kent Miller  
Vice Chairman.....Stan Herrman  
Secretary.....Janet Faile  
Treasurer.....Mark Mulder  
Director.....Barb Hoffman  
Director.....James Wegner  
Director.....Eric Hesselberg

**Win A Jacket!**

Fill out this coupon & return it to 1st CCU.  
Your name will be entered into our monthly  
drawing for a 1st CCU jacket!

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_