



Your Money

October 2009

Current Loan Rates

Vehicle Loans (Cars, Trucks, & Vans)
Finance up to 100% of purchase price

2007 & newer models

Up to 60 months- as low as 4.99% APR*

2004, 2005, 2006 models

Up to 24 months- as low as 5.15% APR*

Up to 36 months- as low as 5.24% APR*

Up to 48 months- as low as 5.34% APR*

2002, 2003 models

Up to 36 months- as low as 6.49% APR*

Up to 48 months- as low as 6.74% APR*

1999 and older models

Up to 48 months- as low as 8.49% APR*

Motor Home and Self Contained Travel Trailer Loans

0-60 months.....call for rates*

61-120 months- as low as 8.99% APR*

121-180 months- as low as 9.49% APR*

Home Equity Loans

1/2% Below Prime

Mortgage Loans.....call for rates

Revolving Credit

All other unsecured loans

Up to 36 months.....12.00% APR*

VISA, VISA Platinum or MasterCard

No annual fee, 25 day interest-free grace period on purchases. Call for rates.

*Rates based on credit score.
Loans subject to credit approval. Other restrictions apply.

~Rates subject to change.
~Rates shown are for automatic transfers or payroll deductions.
~Minimum monthly payment for any loan is \$30.
~Rates effective 9/21/09.
~New Loans Only.



HOW TO PROTECT YOUR CREDIT

Every year, over 500,000 people become victims of identity theft, and that number is growing. Identity theft occurs when someone obtains your personal information (social security number, credit card number, etc.) and then uses it to fraudulently apply for credit, make purchases, and/or withdraw money from your accounts, seriously jeopardizing both your financial health and your credit standing. There are many things you can do to reduce the risk of identity theft.

- Do not routinely carry credit cards you rarely use, your social security card, or any other non-essential items that contain personal information. Limit the number of credit cards you have and cancel any inactive accounts. Any of these can give an identity thief the opportunity to access not just the information on the cards, but also further personal data. For example, once identity thieves have your social security number, they can apply for a credit card or a driver's license, access important personal records, and begin to assume your identity - all with this one number.

- Never leave your purse or wallet unattended at work, at restaurants, at health fitness clubs, in your shopping cart, or at parties. Never leave your purse or wallet in open view in your car, even when locked.

- Never give any credit card, financial institution, or social security information to anyone that has contacted you over the telephone or Internet. When you contact a company, make sure you are comfortable with the company and the representative before providing any personal information.

- Destroy all checks immediately when you close a checking account. Destroy or keep in a secure place any courtesy, cancelled, or unused checks that your financial institution or credit card company may mail you. Shred any unused credit applications sent under your name.

- Carefully monitor financial statements (bank, credit union, credit card, investment statements, etc.) so that you may detect any unauthorized charges or withdrawals as soon as possible. Immediately report such unauthorized use to your financial institution or credit card company and immediately report lost or stolen checks to your financial institution.

- Memorize your passwords and personal identification numbers (PIN). Never keep your PIN number with your ATM/debit or credit cards and never give out your PIN number to anyone. Shield the ATM keypad when entering your PIN number and always take your receipt with you. Always request your credit card receipts and/or carbons.

Community Choice is always happy to answer any questions you might have about your accounts, about identity theft, or any other financial concerns. Call CCCU immediately if you suspect tampering with any of your CCCU accounts. We will be glad to work with you to stop unauthorized use of your accounts, and help you get things back to normal again as quickly as possible.



Meetings

The Senior's Club breakfast meetings are held on the second Wednesday of every month at 9:30 a.m. at the Country Kitchen located at 5030 NE 14th street, just north of I-35/80. If you would like to be on a calling list for meetings or have questions regarding CCCUS (Community Choice Credit Union Seniors), please call Harold Poore at 263-0692.

Calendar of Events

Wednesday, October 14, 2009

Becky Criswell

Vision Lost, Challenges and Solutions

Wednesday, November 11, 2009

Arvid Huisman

The Salvation Army

Wednesday, December 9, 2009

Erik Eriksen

Area 11 Shelter Care Education Program (SECP)

Community Choice Credit Union and The Iowa Credit Union Foundation are pleased to announce the 2009 Family Involvement Board Scholarship Program, which will award \$5,750 in college scholarships.

There are two different scholarships available through the FIB Scholarship Program. The first program is a scholarship for high school students planning to enter college. It is open to any Community Choice Credit Union member who is classified as a high school junior or senior with a graduation date projected for 2010. A \$1500 scholarship will be awarded for first place; second place will receive \$1000; third place will receive \$750; and fourth place will receive \$500. The second program is two \$1000 scholarships for nontraditional and continuing education students. This scholarship is open to any CCCU member who is attending or planning to enter an accredited undergraduate, graduate, or vocational program.

Applicants must complete an entry form and write an essay that is no less than 500-600 words on the following topic:

Research continues to show if students receive financial education early in life, they will become more successful. How will being financially literate help you achieve your individual dreams?

Judging will be based on originality, grammar, clarity and meaningful content of the essay and resume.

Entry forms are available online at www.iowacreditunions.com. All entries must be submitted by February 5, 2010. If you have any questions, contact CCCU.

Planning a Vacation?

If you are planning a vacation in the near future, please be sure to contact our Cards Department and let us know that you are traveling to ensure that Community Choice Credit Union does not put a block on your credit or debit card. Please contact one of our representatives at 515-334-8133.

WWW.COMCHOICECU.ORG