



# Your Money

January 2012

## Current Loan Rates

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

### 2008 & newer models

Up to 63 months- as low as 2.74% APR\*

### 2006 & 2007 models

1 to 60 months- as low as 3.24% APR\*

61 to 66 months- as low as 3.89% APR\*

67 to 72 months- as low as 4.54% APR\*

### 2004 & 2005 models

1 to 48 months- as low as 5.24% APR\*

49 to 54 months- as low as 5.49% APR\*

55 to 60 months- as low as 5.74% APR\*

61 to 66 months- as low as 5.99% APR\*

## Motor Home and Self Contained Travel Trailer Loans

0-60 months- as low as 5.14% APR\*

61-120 months- as low as 8.74% APR\*

121-180 months- as low as 9.24% APR\*

## Home Equity Loans

1/2% Below Prime

\*HELOC (Home Equity Line of Credit) rates are subject to change quarterly. 4.25% APR (Annual Percentage Rate) being the floor rate. 15% APR being the ceiling rate. Rates are then rounded up to the next 0.25%. Other home equity options are also available.

**Mortgage Loans**.....call for rates

## All other unsecured loans

Up to 36 months....as low as 11.50% 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.

~Rates subject to change.

~Rates shown are for automatic transfers or payroll deductions.

## TIPS TO PROTECT YOUR IDENTITY IN 2012

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.



**SATURDAY**  
**MARCH 3RD, 2012**  
**COMMUNITY CHOICE**  
**CREDIT UNION**  
**CONVENTION CENTER**  
**AT VETERANS MEMORIAL**

**730 THIRD STREET**  
**DES MOINES, IA 50309**

**REGISTRATION: 2:00 P.M.-2:45 P.M.**

**MEETING/ELECTION: 2:45 P.M. - 3:30 P.M.**

**MEAL/ELECTION RESULTS/PRIZE GIVEAWAY:**  
**3:30 P.M. - 5:00 P.M.**

**ADMISSION: \$10 PER PERSON IN ADVANCE**  
**\$20 PER PERSON AT THE DOOR**

**TICKETS GO ON SALE JANUARY 9TH**

One of the most important differences between credit unions and other financial institutions is the Board of Directors, elected by and from the membership. All directors are members that volunteer their time and expertise. Members vote each year to elect the Credit Union Board.

**What are the responsibilities of the Board of Directors?**

Board members are expected to attend monthly meetings, special committee meetings, and strategic planning sessions throughout the year. They are also expected to keep up with trends and new information available about our industry by attending seminars and by continuing their education. Directors are committed to seeing that your credit union maintains financial stability and provides quality service to the Community Choice Credit Union membership.

**To be considered for nomination**, candidates must be a primary member (not a joint account holder) in good standing and at least 18 years of age.

Contact a Community Choice Credit Union office to request the *Application and Questionnaire for Nominees* and a list of responsibilities of a director.

**How are Candidates Selected?**

Nominations, by means of a completed Application and Questionnaire, must be received by February 10th, 2012.



**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.

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