



MONEY~MINDER

OFFICIAL PUBLICATION

FORT McCLELLAN CREDIT UNION

Celebrating 55 Years of Service – 1953 ~ 2008
Sign-up for eStatements on the Web

NOTICE

Periodically, and in accordance with Credit Union Regulations, the Supervisory Committee is required to verify member accounts. This process requires a return address different than that for regular correspondence for Credit Union members.

AN ACCOUNT VERIFICATION IS BEING PERFORMED BY THE SUPERVISORY COMMITTEE WITH THIS STATEMENT CYCLE. IF ANY OF THE INFORMATION ON YOUR STATEMENT IS INCORRECT, PLEASE RESPOND IN WRITING TO THE FOLLOWING ADDRESS:

SUPERVISORY COMMITTEE
Fort McClellan Credit Union
PO Box 380428
Birmingham, Alabama 35238-0428

Please note that all deposits, payments and other correspondence, such as address changes, loan request and general information should be sent to the regular Credit Union address: PO Box 5250, Fort McClellan, AL 36205.

IDENTITY THEFT— Scam Attempts Continue

Identity thieves often use fake Web sites, emails, and cell phone text messages that appear realistic and trick many credit union members into providing their private financial information. In addition, many thieves are also using a computer technology know as Voice over Internet Protocol (VoIP) that enables them to make anonymous calls to your phone for a crime called “vishing.”

For example, you may get a call from an identity thief saying that your credit card has been used illegally and you’re asked to dial a fake toll-free number in order to “confirm” your account details and credit card number. Once you provide this information to the thief, it is used to run up charges on your account and leave you with a financial mess to clean up. And your credit rating may also be affected.

It is hard to determine when you are the target of a vishing scam and when your credit card provider is making a genuine attempt to contact you because of a problem with your account. But following some tips can help:

- If you receive a phone call asking you to “confirm,” “update” or “verify” credit card account numbers or other financial information, **hang up** even if the person claims to be from your credit union or credit card provider. Then, call the credit union direct or the customer service number on the back of your card or your statement to check if the call was legitimate. If it was, they will know.
- When a caller asks for the three-digit security code on the back of your credit card, do not provide it unless you made the call, using the customer service number on your credit card or account statement.
- Some telephone numbers can be faked with VoIP. Even if your Caller ID shows that a caller is using a number in your area, you should be suspicious of any caller who wants you to confirm, update or verify your financial information over the phone.
- If you’re notified by e-mail or text message that there is a problem with your account and you’re asked to respond to the email or call a toll-free phone number, **don’t do it**. Instead, use the toll-free number on your credit card or account statement.
- Be wary if the caller does not address you by your first or last name.
- Report any vishing attempts to your credit union or credit card provider as soon as possible.

Your credit union is committed to protecting your personal information and your financial accounts. A part of that commitment is to provide information on the many scams and fraud schemes that criminals use in an attempt to steal your money or your identity. And be assured that your credit union will never request personal and/or account information via an e-mail request, cell phone text message, or by a telephone call that you did not make!!

NEVER—NEVER—NEVER provide your personal or financial information and account numbers to someone that contacts you!!!!

CREDIT UNION FINANCING AT THE DEALERSHIP!

Members of Fort McClellan Credit Union can take advantage of our low rates and great service right at the dealership! Through our partnership with CUDL (Credit Union Direct Lending) and local participating auto dealerships throughout Alabama, members can now access financing decisions instantly—even when we’re closed. Once the financing is approved, the dealer receives the credit union’s terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Through CUDL, FMCU makes this convenient service available to alleviate some of the stress that accompanies the auto buying experience allowing members more time to enjoy that new or used vehicle. To research pricing information, review auto buying tips, locate a dealer, receive price quotes, or simply configure the vehicle you would like to purchase, visit our website at www.fortmcclellancu.org and click on the “CUDL AutoSMART Online Auto-Buying tools” box.

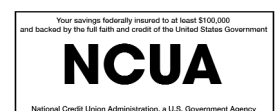
PROTECTING YOUR INTEREST

Your Credit Union’s Supervisory Committee reviews situations that cannot be or have not been resolved by Fort McClellan CU’s staff or Board of Directors. If such matters arise, write the Supervisory Committee at P.O. Box 5614, Fort McClellan, Alabama 36205.

FINANCIAL NOTES

August 2008

Members	18,171
Assets	\$107,195,710.31
Shares	\$87,162,823.04
Loans	\$57,720,353.70



ELECTED AND APPOINTED OFFICIALS

BOARD OF DIRECTORS

Penn Wilson	Chairman
Herschel Harris	1 st Vice Chairman
Wymolene Welch	2 nd Vice Chairman
Elmer Wheatley-Jr.	Secretary
Scott Bolton	Treasurer
Norman Cole	Member
Sybil Borden	Member
David Doyle	Member
Richard Patty	Member

SUPERVISORY COMMITTEE

Robert Daffron	Member
Glenda Spoon	Member
Pamela Robertson	Member

MANAGEMENT

Curt Sasser	President
Lynda Davis	Senior Vice President
Kyle Medders	Vice President/ Credit Mgr
Rita Yarbrough	AVP/ Roanoke Branch Mgr
Kristina Garcia	Jacksonville Branch Mgr
Lisa Evans	AVP/ Anniston Branch Mgr
Sandra Edwards	Ohatchee Branch Mgr
Lynn Moore	Mail/ Phone Services Mgr

LOCATIONS

Administration 1731 Noble Street Anniston, AL 36201 1-256-237-2113	Jacksonville Branch 1204 Church Avenue SE Jacksonville, AL 36265 1-256-435-5741
Roanoke Branch 4479 Hwy 431 North Roanoke, AL 36274 1-334-863-8902	Mail/Phone/Fax Services 1-256-237-2113 (Local) 1-800-642-1220 (TollFree) 1-256-237-8402 (Fax)
Ohatchee Branch Indian Village Plaza Ohatchee, AL 36271 1-256-892-7129	Money~Minder ATM McClellan Park Fort McClellan, AL
VFW Post 924 ATM 100 Hwy 431 Anniston, AL	AAFES ATM ALNG TNG CTR Fort McClellan, AL

NEARMC LOBBY ATM
NE ALA Regional Medical Center, Anniston, AL.

Cane Creek Golf Course 19th Hole ATM
66 Galloway Road, Fort McClellan, AL.

FMCU at Parker Hannifin ATM
Highway 21 North, Jacksonville, AL.

American Legion Post 312 ATM
1330 West 10th Street, Anniston, AL.

www.fortmcclellancu.org

fortmclncu@aol.com

Money~Minder Auto Teller 1-256-236-5152

**CHECK CARDS—
MAKE LIFE EASIER**
FMCU's "GreenCard"!

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures

PRIVACY NOTICE

Fort McClellan Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with the Credit Union. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at 256-237-2113.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the Credit Union.

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Categories of Information We Disclose and Parties to Whom We Disclose

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard nonpublic personal information.

What Members Can Do to Help

Fort McClellan Credit Union is committed to protecting the privacy of its members. As a member, you have a responsibility to safeguard your financial information. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM/debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers,

check copies, etc., to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you.

HOME FINANCIAL SERVICES (HFS)

(Internet Account Service)

FMCU members with an active checking account subscribe for your internet account access service – IT'S FREE!!



NOW OVER 3400 LOCATIONS TO SERVE MEMBERS!!

FMCU members access your account at a nearby CU Service Center or Outlet. With over 3,400 CU Service Center locations, we may have an office near you! This is a free service that provides for account inquiries, deposits, withdrawals, transfers, check cashing and many other services. With over 70 CU Service Centers in Alabama, check it out-- we may be just around the corner!

HOLIDAY CLOSINGS

The Credit Union's offices will be closed:

Monday, October 13th – Columbus Day
Tuesday, November 11 – Veterans' Day
Thursday, November 27 – Thanksgiving Day
Wednesday, December 24 – Close at Noon
Thursday, December 25 – Christmas Day
Wednesday, December 31 – Close at 1:00 p.m.
Thursday, January 1, 2009 – New Year's Day

SAVE \$\$ AT THE PUMP

Some Handy tips that might save—

Fill up on weekdays; track your mileage, look for discount gas cards, fill up at half a tank or a little less, and remove unnecessary weight from vehicle. Be aware of places that sell gas for less, avoid idling whenever possible, check for proper tire pressure, reduce driving speed and use cruise control when possible. Avoid gas stations near freeways, don't upgrade unless owner's manual suggests a higher grade, fill up at night, get a tune-up, park in the shade, buy from busy stations to get fresh fuel.