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www.arserrc.gov/www/errl

Going on Vacation?

If you are one of the millions of families who will be taking a summer vacation, your credit union can help you relax by assisting you with all your vacation financial planning.

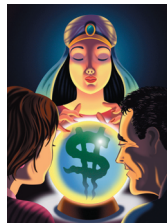


A fun-filled vacation starts with making sure it's affordable. By using payroll deduction or regularly scheduled deposits, you can set aside money for the trip in a painless and easy fashion. (Tip: Open a vacation account for next year now!)

If you didn't pre-plan, don't fret — check with your credit union about a personal loan to make your vacation dream a reality. Your credit union is a not-for-profit cooperative, dedicated to serving you — its members.

Dividend Rate

1.25% APR; 1.26% APY



Your Credit Union is working hard to ensure that the dividends that are being paid are in line with the current economic situation. Our responsibility to the entire membership is taken very seriously and adjustments that are made are based on the welfare of the membership as a whole. At each monthly meeting, the Board evaluates current rates and continually strives to offer a rate that is in concert with good business practices.

Statements Enclosed



You'll find your semi-annual statement enclosed with this Newsletter. Our Supervisory Committee is conducting an account verification, so please review your statement and mail back the enclosed card. Re-

member, at our Annual Meeting in February we will conduct a drawing from the verification cards returned. You need not be present to win! Aside from the drawing the office needs to know if there are any errors or problems in your account.

Loan Rates

We have great rates and payments to meet your budget. Effective now through January 31, 2005, we have reduced our loan rates to the following:



New cars:	48 mths or less	4.00%
	49 mths - 60 mths	5.00%
	61 mths - 72 mths	6.00%
Used cars:		
1-2 yrs (≤36,000 miles)	48 mths or less	5.00%
	49 mths - 60 mths	6.00%
3 yrs (≤40,000 miles)	48 mths or less	5.00%
	49 mths - 60 mths	6.00%
4 yrs (≤50,000 miles)	58 mths or less	6.00%
>4 yrs	48 mths or less	6.00%

And borrow 100% of the purchase price!

Our Other Rates

Type	Term	Rate
Shared Secured	4/5 yrs	4.50%
Home Equity	3/4 yrs	6.95%
	5 yrs	7.30%
Signature	3 yrs	7.99%

Credit Cards

You can save as much as a thousand dollars or more each year in lower credit card interest charges by paying off your entire bill each month.



Address Change?

The Credit Union needs to know if you have changed your address. Please keep us informed so that we can serve you better.

Don't Let Your Account go to the State

Here's an interesting fact of which you may not be aware: If a checking or savings account remains inactive for five years, state law requires that the funds in it be transferred to the State. That's because after **five** years of inactivity, it is assumed that the person who holds the account is probably dead. (Note: interest payments do not constitute activity.)



Please Note that the state law has changed and the dormancy period for most categories of unclaimed property is NOW five years instead of seven.

Even if there is no activity to your account, there is a way to safeguard your money. Written or oral communication between the account holder and the institution protects the account. Should your funds get transferred, they are refundable from the state upon request.

What to do When You Lose Your Wallet

It doesn't take long for bills to add up on credit cards or your address and personal information to be used for fraudulent identification when your wallet gets into the wrong hands.

- * Always maintain a list of your credit cards, account numbers and the toll-free contact numbers to call and cancel the account. Keep the list in a safe place.
- * Photocopy other contents of your wallet, such as driver's license, insurance card, etc. and keep the copies in a file.
- * If you lose your purse or wallet, file a police report immediately in the jurisdiction where it was stolen. This proves to credit providers you were diligent and is a first step toward an investigation (if one is needed).
- * Call the three national credit-reporting organizations immediately to place a "security alert" on your name and social security number. The alert means that any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.
- * The numbers are: Equifax, 800-525-6285; Experian (formerly TRW), 888-397-3742; and TransUnion, 800-680-7289. The Social Security Administration also has a fraud line at 800-269-0271.
- * Make notes of everyone you speak with; ask for names, department names, phone extensions. Record the date you speak to each person. It is a good idea to send a letter confirming details of your conversations.

Privacy Policy

Information We Collect

We collect nonpublic information about you from some or all of 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.



Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as required by law.

Our Security Measures

We restrict access to nonpublic 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 your nonpublic personal information.

Family Members Eligible to Join the Credit Union

Don't forget that immediate members of your family are eligible to join the Credit Union if you are a member. We offer competitive savings and interest rates, convenient access to your money, and loans granted to children with you as a co-signer can help build your child's credit history.



Remember the Credit Union

We have competitive loan rates. Remember our rates are lower than most credit card companies.

If you have a loan with someone else, see the Credit Union. Perhaps we can offer a less expensive loan.