



October 2011

FOR ICCU MEMBERS

ICCU FOCUS

AN EDUCATIONAL NEWSLETTER

Protect Your Identity Solutions, not problems



Problem: Identity Theft

If you think you won't be a victim of identity theft because you "don't have any credit, are over-extended on your credit cards; or are broke," think again! Identity theft is the fastest growing crime in America.

Many learn they have been victimized when they are turned down for a job, denied an apartment or a loan.

Solution: Be Defensive

Its much easier to be pro-active and stop identity theft before it happens. Consider these tips:

- Check your credit report regularly
- Be aware what you share
- Clear computer and cell phone memory when disposing or donating items
- Remove unused credit cards from wallet
- Avoid obvious passwords, change them often including PIN numbers
- Shred *everything!*

Your credit union will help you find safe solutions to these (potential) problems.



A new online Financial Library is available on ICCU's website.

The Library offers consumer focused tips, the latest (and not so greatest) scams, and schemes and

resources. Click on the "Member Resources" tab at www.ICCUonline.com.

Free Community Shred Day Friday, October 21st

In recognition of National Protect Your Identity Week *and* International Credit Union Week held October 16—22, 2011, your credit union is sponsoring a free community shred day. The shred event will be held from 10 a.m. to 4 p.m. on Friday, October 21st at the 2400 South Isabella Road office in Mt. Pleasant, MI.

Free credit report review:

ICCU is also offering a free review of your credit report to help you know what is on your report and correct any issues. During the October celebration members can get tips on improving their credit, avoiding identity theft and fixing errors.



International Credit Union Day Thursday, October 20th

Join in a cooperative celebration held around the world on Thursday, October 20th. Visit ICCU for donuts, drawing and prizes. This year's theme is "Credit Unions Build a Better World." ICCU is proud to celebrate the unique cooperative nature of credit unions, and its member-owners and volunteers.

International Credit Union Day Contest Entry Form



ICCU Member Name:

Phone Number:



Contest Details:

One entry per ICCU member. Drawing held on Monday, 10/24/11. You do not have to be present to win prizes. Winner will be notified by phone. Enter at an ICCU office, or scan the QR code (left) with your Smart Phone.

Coming Soon: A New ICCU Branch Office!

The ICCU board of directors has *just* approved a new branch to be open in downtown Mt. Pleasant at year end. The office will be located at the corner of Main and Broadway at the Town Center. Members will have access to lending and teller services, in addition to a new CO-OP Network ATM machine. *Watch for details and updates at ICCUonline.com.*



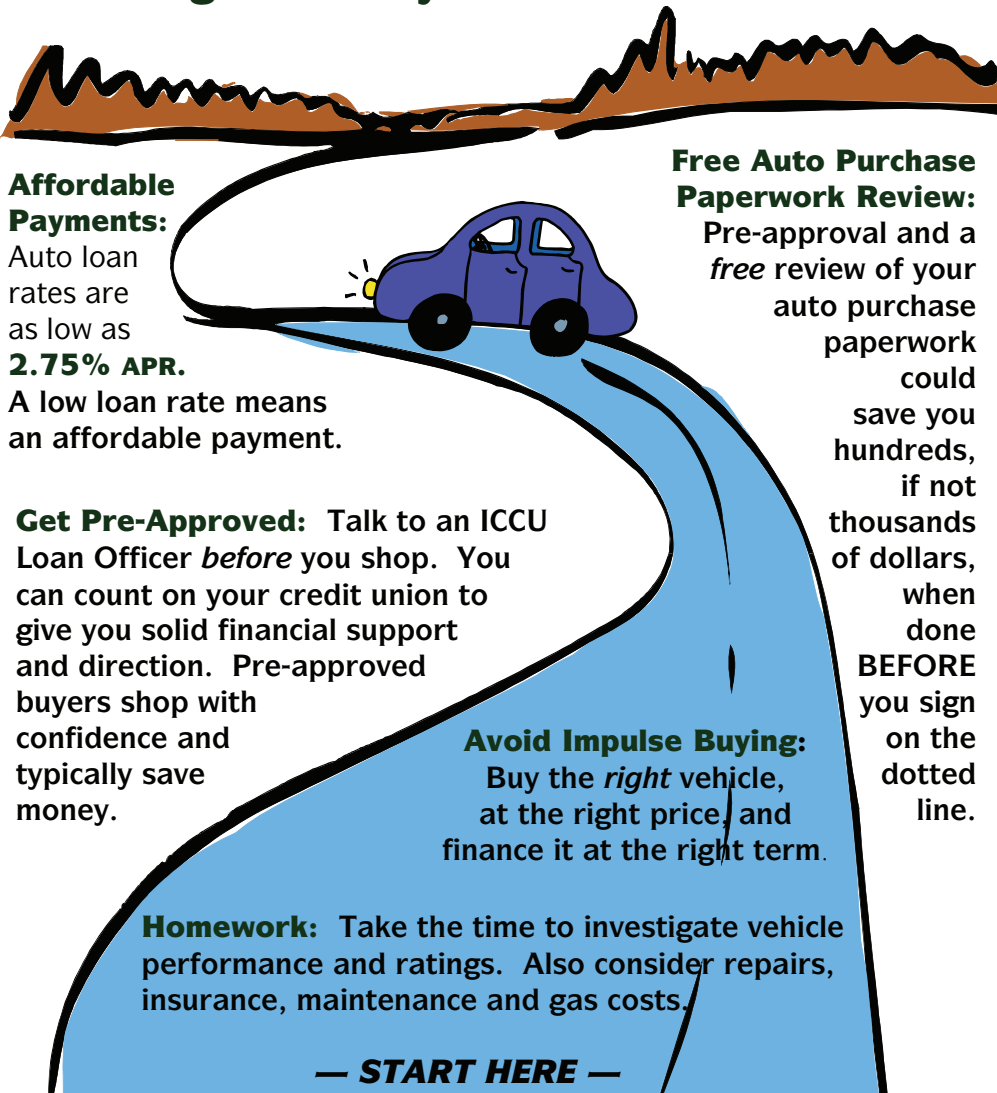
Free Financial Consultations

For nearly two decades, your credit union has partnered with Total Investment Planners of Mt. Pleasant to offer financial planning and investment options not available and/or offered through ICCU. Members are invited to contact Chad or Terrie Zitzelsberger at 989-772-5253 to schedule a free (no obligation) consultation.



Securities offered through LPL Financial, Member FINRA/SPIC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured ICCU deposits and are not NCUA insured. These products are not obligations of the ICCU and are not endorsed, recommended or guaranteed by ICCU or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

Driving Your Way To A Good Car Deal



Affordable Payments:

Auto loan rates are as low as **2.75% APR.**

A low loan rate means an affordable payment.

Get Pre-Approved: Talk to an ICCU Loan Officer *before* you shop. You can count on your credit union to give you solid financial support and direction. Pre-approved buyers shop with confidence and typically save money.

Avoid Impulse Buying: Buy the *right* vehicle, at the right price, and finance it at the right term.

Homework: Take the time to investigate vehicle performance and ratings. Also consider repairs, insurance, maintenance and gas costs.

— **START HERE** —

Free Auto Purchase Paperwork Review:

Pre-approval and a *free* review of your auto purchase paperwork could save you hundreds, if not thousands of dollars, when done **BEFORE** you sign on the dotted line.

Hours & Locations

2400 S. Isabella Road
2100 E. Remus Road
Mt. Pleasant, MI 48858
989-773-5927
www.ICCUonline.com

Drive-Thru Hours*

Monday to Wednesday
8:30 a.m. to 5:00 p.m.

Thursday and Friday
8:30 a.m. to 6:00 p.m.

Saturday
8:30 a.m. to 12:00 noon

Lobby Hours


Monday to Thursday
9:00 a.m. to 5:00 p.m.

Friday
9:00 a.m. to 5:30 p.m.

Saturday*
9:00 a.m. to 12:00 noon

*Teller services only

Free Local ATM Machines

- 7-Eleven Stores 
- The Shell Station at Mission and High Street
- Both ICCU Offices
- Most Area Credit Unions

Holiday Closings

Monday, October 10
Columbus Day

Thursday, November 24
Thanksgiving

Monday, December 26
Christmas

Monday, January 2, 2012
New Years Day

