

E Newsflash

SCORE Federal Credit Union • October 2006 • www.scorefcu.com

FINANCIAL FLEXIBILITY during the holidays

Lessen the holiday stress with a Holiday Loan, or a scheduled Skip Pay on a SCORE loan or MasterCard account. Both options allow the ability to plan your spending and spread the payments out. To apply for a Holiday Loan or Skip Pay complete the application online at scorefcu.com, download the forms and fax, or visit a SCORE office.

Holiday Loan

The Holiday Loan is available at a low rate of 10.90% APR for up to \$3,000 with a twelve month term. This offer is good through 12/31/06.

Take a Break with Skip Pay*

For a limited time, SCORE will allow you to skip a payment — whether it's a loan or credit card account — as long as your account is current. Get a jump on holiday shopping, or simply allow yourself some flexibility during the holiday season. There is a \$25 fee to take advantage of this feature. Call the loan department (850) 488-1015 for more details and to apply for Skip Pay. *Not available on real estate loans.

VISA Gift Card

The VISA Gift Card makes a great gift or stocking stuffer. It can also provide a safe way to shop without carrying excessive cash or numerous credit cards during a time of year when theft tends to increase. Another benefit to holiday shopping with the Visa Gift Card is that you can set your budget and limit the amount you spend.



TIPS TO PROTECT your PIN, your Card, and your Account

The frenzied holiday season is typically when credit card, ATM and debit card theft or fraud tends to increase. The following are tips to help you avoid being a victim.

- Do not be tricked into providing the three digit or four digit security codes appearing on the front or back of your card to anyone. The exception might be in cases of card transactions on reputable internet web sites with companies with whom you feel comfortable performing internet-based payments. These digits help prevent thieves from copying your card.
- Do not give your card or PIN number to anyone. Memorize your PIN. DO NOT use obvious numbers for your PIN, like your date of birth. Remember financial institutions do not use e-mail, telephone or other means to ask you for your PIN.
- If your card gets retained or lost, or if you are interfered with at a POS, report this immediately to the bank and/or police.
- Keep your transaction receipts and verify them against your monthly statement.

Calendar

The credit union will be closed in observance of the following holidays:

VETERANS DAY • Friday, November 10, 2006

THANKSGIVING • Thur. & Fri., Nov. 23-24, 2006

CHRISTMAS DAY • Monday, December 25, 2006

NEW YEARS DAY • Monday, January 1, 2007

