

ENewsflash

SCORE Federal Credit Union • November 2007 • www.scorefcu.com

Ways to Stretch your Money and Time through the holiday season



HOLIDAY LOAN

Instead of struggling with the holiday expenses in one month, why not spread it out over the year? SCORE offers Holiday Loans to cover seasonal expenses at rates as low as 10.9% APR for up to \$3,000 with a twelve month amortization.

TIME SAVER - VISA GIFT CARD

Hours of valuable time can be saved with one stop to SCORE Federal Credit. The VISA Gift Card from SCORE is your solution to streamlining shopping and eliminating countless hours spent shopping in the mall or online. It's the perfect gift for someone who presents a shopping challenge. It also makes for simple shipping for those who live out-of-town. The VISA Gift Cards also make a great stocking stuffer.

Another benefit to giving VISA Gift Cards—it helps you stay within your budget. Available amounts: \$25-\$750.

SKIP PAY*

December through April are financially challenging months. To help through the tough months, members of SCORE can skip a payment on their loan account once a year. Your account must be current and a fee may apply.

**Does not apply for Real Estate loans.*

For more details, call the credit union:
850-488-1015 or visit www.scorefcu.com.

Safe Financial Transactions

The month of December makes for crowds and a much faster pace than normal. In the rush, it's much easier for financial fraud or mishaps to occur. Keep these tips and precautions in mind as you make purchases throughout the holiday season.

- When approaching the register, scan the area to ensure no electronic surveillance cameras are directed toward the Point of Sale (POS) device.
- Have your card ready in your hand before you approach the POS device.
- Stay focused and do not allow anyone to distract you while completing the transaction.
- Shield the keypad as you enter your PIN; obstruct others view of your PIN as it is entered.
- If there is a delay, time out, the transaction is cancelled, a second attempt is made to complete the transaction, or if you're prompted to enter your PIN a second time, make note of the date/location and check your monthly statement to ensure a double debit hasn't occurred.
- If you request cash back on a POS transaction, make sure you receive the cash and verify the transaction amount on your receipt.
- Never let your card out of your sight during a transaction. Follow the merchant or waiter if they move to another area to swipe your card.
- Carefully secure your card and/or cash before leaving the counter. Don't forget to take your card with you!

-Excerpts from POS Customer Guide by the ATMIA Debit Council

Holiday Schedule

The credit union will be closed the following holidays:

CHRISTMAS EVE • Closing Early, Monday, December 24, 2007

CHRISTMAS DAY • Tuesday, December 25, 2007

NEW YEARS DAY • Tuesday, January 1, 2008

MARTIN LUTHER KING, JR. DAY • Monday, January 21, 2008

