

The Electric *frecu* Connection

July 2016

GIVE YOUR FAMILY MEMBERS THE GIFT OF CREDIT UNION MEMBERSHIP!

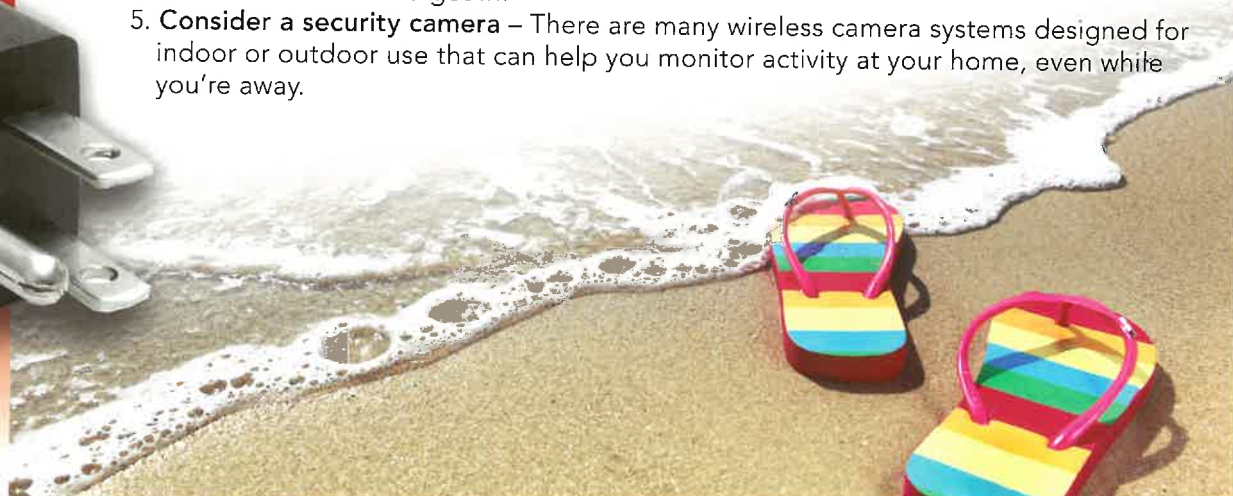
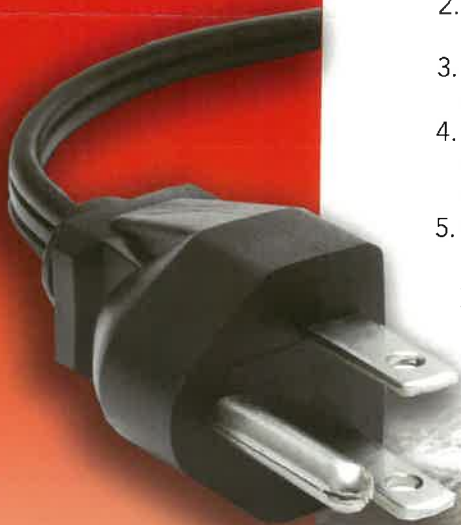
Once you join the credit union, your immediate family members become eligible to join too. Make sure they know they can access the many benefits credit union membership has to offer such as saving more money, accessing a full suite of competitive products and services, earning a better rate of return and paying lower fees.

Pass on the savings today! For more information on family membership, visit www.frecu.org.



Going on vacation? Follow these 5 easy tips to keep your home safe while you're away!

1. **Do not post updates or photos on social media while on vacation** – Social media posts let others know you will not be at your house and invite unwanted criminal activity. Wait until you return from vacation to share those photos.
2. **Install and set automatic light timers** – Schedule your lights to turn on and off at the appropriate times of day to deter criminal activity and protect your home.
3. **Suspend your mail** – Arrange for a friend, neighbor or relative to collect your mail while you're away, or put a temporary stop on your mail at your local post office.
4. **Keep your home and car doors and windows locked** – Make sure all house and car doors and windows are closed and locked while you're away so you don't make it easier for criminals to get in.
5. **Consider a security camera** – There are many wireless camera systems designed for indoor or outdoor use that can help you monitor activity at your home, even while you're away.



Florida Rural Electric Credit Union

MAIN OFFICE:

2916 Apalachee Parkway
Tallahassee, FL 32301
850-877-6168 Phone
800-542-1246 Toll Free
850-671-6627 Fax

Hours:

Monday – Friday:
8:00 a.m. – 5:00 p.m. EST

CLAY BRANCH:

55 SW Citrus Ave.
Keystone Heights, FL 32656
352-464-6390 Phone

Hours:

Monday – Tuesday:
Thursday – Friday:
7:45 a.m. – 5:15 p.m.
Wednesday:
7:45 a.m. – 12:15 p.m.

MAILING ADDRESS:

P.O. Box 1697
Tallahassee, FL 32302

www.frecu.org

Holiday Closings

Independence Day:
July 4th

Labor Day:
September 5th

Financial Statistics

as of 6/30/16

Total Assets:
\$ 28,618,163.62

Total Deposits:
\$ 22,699,352.94

Total Loans:
\$ 15,272,611.85

Total number of loans:
2440

Total Members:
3839



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by NCUA

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Low-rate recreational vehicle loans*

Looking to buy a new toy this summer?
Let us help with a boat, motorcycle or
RV loan.

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- Convenient terms
- New or used models
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*All loans subject to credit approval.

**Annual Percentage Rate.



Identity theft

Don't be the next victim of identity theft. Follow these 10 easy tips to help prevent identity fraud:

1. **Protect your Social Security Number (SSN) and all of your Personal Identification Numbers (PINs)** – Do not carry your SSN or PINs in your wallet or print your SSN on your personal checks, and make sure to change your driver's license number to a unique number rather than your SSN. Also, take care to shield yourself when entering PINs into an ATM or retail keypad.
2. **Require photo ID verification** – Rather than signing the back of your credit cards, write "See photo ID" to prompt store clerks to request ID and verify the appropriate cardholder.
3. **Keep your receipts** – Request receipts and compare each with your account statements so you can identify any unauthorized transactions on your account(s).
4. **Use a shredder** – Use a cross-cut shredder to dispose of any documents that contain personal information and use a specialized gel pen when writing out checks.
5. **Destroy e-data** – Ensure all digital data is destroyed from any electronics you decide to sell, trade or trash including hard drives, recordable CDs, DVDs or thumb drives. Often deleting the data or reformatting the hard drive is not enough.
6. **Keep your private information private** – Do not respond to unsolicited requests for your personal information over the telephone, online or in the mail. Financial institutions, credit card companies, telephone companies and other authentic creditors do not call to "verify" account numbers or request your personal information.
7. **Monitor your mail** – Always put a hold on your mail with the post office if you're away from home for more than a day or two. If you notice your bills or financial statements are later than usual, contact the sender.
8. **Verify the validity of a suspicious-looking email or online pop-up** before providing personal information. Never respond to e-mail or "pop-up" messages on your computer claiming some problem with a credit card, Internet, or other account.
9. **Monitor your credit** – Check your credit reports at least once a year, more frequently if you suspect others have accessed your account information.
10. **Remember passwords** – Take care to commit all of your passwords to memory. Never write them down or carry them around with you. When creating passwords, do not use common numbers or personal information that could be assumed (such as birth dates, kids' names or part of your social security number).