

THE CREDIT UNION NEWS

Fulda Area Credit Union

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July 1, 2010



Holiday Closings

We will be closed
July 5, 2010 for
Independence Day
and
September 6, 2010 for
Labor Day



CREDIT UNION BRANCH AT PM BEEF - WINDOM

The Credit Union has opened a branch office at PM Beef in Windom.

This office is open on Fridays and Mondays. Also, an ATM machine is available at the plant 24/7 to access cash from your account.

Auto Loans & Home Mortgages

as low as **4.75%**

for qualified buyers



Talk to a Loan Officer for more details!

Fake Check/Money Order Scam

What you should know and what you should do.

Fake check/money order scams can leave YOU holding the bag. If someone you don't know wants to pay you by check...but wants you to wire or send some of the money back, BEWARE! It is most likely a scam that could cost you thousands of dollars. There are many variations, but it usually starts with someone offering to:

- Give you the first installment on the millions you'll receive for agreeing to transfer money from a foreign country to your account for safekeeping.
- Buy something you advertised for sale.
- Give you an "Advance" on a sweepstakes you've won.

The amount of the check or money order may be more than you are owed, so you are instructed to deposit it and wire the balance to the scammer or to someone else. Or you are told to wire some of the money back to pay a fee to claim your "winnings." In either event, the crooks send a phony check or money order. After you have wired or sent the money back, you learn that the check or money order was fraudulent and you are left holding the bag!

It is important to keep in mind that under the law, you are responsible for the checks and money orders you deposit because you are in the best position to determine how risky the transaction is. When a check or money order bounces, you owe your financial institution the money you withdrew.

If you think someone is trying to pull a fake check scam, don't deposit it - report it! Contact your local police department. For more information, check out the National Consumers League's National Fraud Information Center at www.fraud.org or call 800 876-7060.