

Is It Fraud?

Have you received a check or money order that you weren't expecting? Did you receive instructions to cash the check/money order and wire funds back to the sender? Have you been asked to wire funds to receive an "inheritance" or to help someone move their funds to the United States? Were you told that cashing the check/money order and wiring money back is part of being a secret shopper? If you answered "yes" to any of these questions, the odds are that a scammer is attempting to steal your hard-earned money. If you cash that check or money order and it's returned as fraudulent, you have to pay back the bank or credit union. If you wire funds to these scammers, you will never receive an "inheritance" or a "reward" for helping them move money. Most likely you will never be able to recover any of the money you wired to the scammer.

The bottom line is that if something sounds too good to be true, it probably is. If you have received a check, money order, or a request to wire money that sounds suspicious, report it to the police or contact the credit union for assistance. If you cash the item and it is returned, you are responsible for reimbursing the bank or credit union where it was cashed. For more information, contact the credit union or go to www.fuldaareacreditunion.com.

FOR SALE



'01 Chev Suburban 2WD, 138,000 miles

'99 Cadillac DeVille D'Elegance, 151,000 miles

Please see additional info and pictures on our website at: www.fuldaareacreditunion.com

It's Payback Time

Have holiday bills that need to be paid off? Or, do you want to take a winter vacation or do you just need some extra cash? If you obtain a new loan from Fulda Area Credit Union from January 16, 2012 through March 30, 2012, you are automatically entered to have that new loan paid off up to a maximum payoff of \$1,500.00.*^

*Loans subject to credit approval. Membership in Fulda Area Credit Union is required to obtain a loan.

^No purchase, deposit, application, loan, or account necessary. Official rules are available at any Fulda Area Credit Union branch or at www.fuldaareacreditunion.com. Void where prohibited and subject to all laws. Must be 18 years of age to enter. One entry per person. Drawing held on April 9, 2012. Winner is not required to be present to win. The prize winner must complete a publicity release form to receive the prize. Other rules may apply. Please see Official Rules for details.

1099-Int and 1098-Int Forms

The 1099-Int and 1098-Int statements will be mailed out to you in January. Please review them for accuracy and report any discrepancies to us as soon as possible, so we can get them corrected before we submit the information to the IRS. If an account earned less than \$10 in interest, no 1099-Int will be generated. A 1098-Int is issued to any mortgage loan that had more than \$600 paid in interest. Your December statement will also list the interest paid on each loan and the total interest you earned on your deposit accounts for 2011.

"Member Owned - Member Served"

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