



SPRING 2016 Newsletter

News and Events for ElecTel Cooperative Federal Credit Union Members

Spring in for an auto loan!

Rates as low as **1.99%** APR*

Contact us today to learn more.

*APR = Annual Percentage Rate. See credit union for more details.

PROTECT YOURSELF FROM CREDIT CARD FRAUD

It seems like credit card fraud is everywhere these days. The good news is that there are some simple things you can do to make yourself less vulnerable. Here are a few tips on how to avoid becoming the victim of credit card fraud:

- Periodically review your credit reports. You may request a free copy of your credit report from Equifax, Experian, and TransUnion (three main credit reporting agencies) once a year. Monitoring your credit score will allow you to know if a credit card or bank account has been fraudulently opened in your name.
- Properly discard documents. Cut up, shred, or otherwise destroy credit card statements, bank statements, pre-approved credit offers or any other documents that contain your personal information. Destroy credit card receipts, too.
- Limit identification pieces. Carry only essential identification pieces in your purse, wallet, backpack or car. Do not carry your Social Security card or your birth certificate with you unless absolutely necessary.
- Limit the number of credit cards you carry. Try to only carry one or two.
- Memorize your PIN and password numbers. Do not write them down.
- Make and keep copies of account numbers in a secure place.
- Guard your personal information. Don't give out credit card or Social Security numbers to people you don't know.
- Do not have your Social Security number printed on your checks or driver's license.



National Lineman Appreciation Day is a time to express our utmost appreciation to the great men and women that work so hard for us every day. It's our honor to celebrate the hard work, innovation, and dedication of Electrical Lineworkers.

Celebrate National Lineman Appreciation Day with us on April 18. Visit <http://www.linemanappreciationday.com> for more details.



**BE ON THE LOOKOUT FOR SAVINGS!
ONE DAY LOAN COMING SOON...**

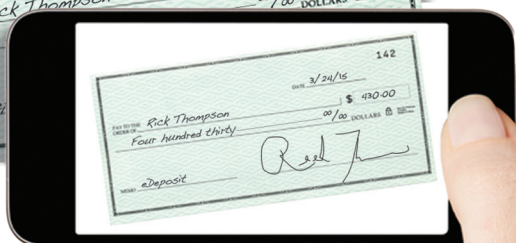


**SIT BACK
AND RELAX...**

Skip-A-Pay *YOUR WAY*

**is returning
June 2016!**

WHEREVER LIFE TAKES YOU.



**REMOTE
DEPOSIT
CAPTURE
AVAILABLE**

Holiday Closings

Memorial Day

Monday, May 30

Main Office

3400 Sumner Blvd.
Raleigh, NC 27616

p 800.849.5600
f 919.876.8018

Piedmont EMC Branch

2500 Highway 86 South
Hillsborough, NC 27278

p 877.469.0255
f 919.732.1918

Audio Response — Starline

p 888.274.0253

This credit union is federally insured by the
National Credit Union Administration.

www.electelccu.org

