



Fulton County Federal Credit Union Credit Union News

Winter 2013

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Happy New Year!

Join us
for your Annual Meeting.
Don't miss it!

Sat., April 20, 2013
Reservation Slip on page 3!

The Housing Market Is Up Our Rates Are Down

If the uncertain economy has you worried, today's low interest rates may be one thing that puts your mind at ease. Now is a great time to apply for a mortgage, or to refinance the one you have.

The housing market's finally improving. With many houses for sale, and many for sale at rock-bottom prices, we can help make you comfortable in a new home—with a comfortable interest rate and term.

Come see us today for help getting a home of your own.

Or Call Jacki Hill @ 725-3191, ext. 129

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Welcome...

**Niagara Mohawk Power Mohawk
Division Federal CU Members to
your new home!**

We have products and services to fit all of your financial needs. We are eager to discuss the many options we offer that provide you with the resources to take advantage of our innovative financial services...online banking...checking accounts...loans for all reasons...mortgages or refinances...home equity loans...debt consolidation...credit cards and more!

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DIRECTORY
 Email: info@fctfcu.org Phone 518-725-3191 Website: www.fctfcu.org

Lobby Hours

Monday-Friday 9am-5pm
 Saturday 9am-Noon

Drive Thru Teller Hours

Monday-Thursday 8:30am-5pm Friday 8:30am-6pm
 Saturday 9am-Noon



These services are available 24/7...

- On-Line Loan Applications, PCU Banking, Bill Payer, & Mortgage Center @ www.fctfcu.org
- Touch Tone Teller 518-725-3963
- On-Site ATM Machine



2013 Student Scholarship Program

Are you pursuing a college education? If so, we can help!

Applications will be available at the Credit Union and in your high school guidance department beginning February 1, 2013.

The Program awards: (4) \$1,000 scholarships...

You must be a credit union member in good standing, a first time college-bound student, and 21 years of age or younger to qualify.

Completed scholarship applications are due to the Credit Union no later than Friday, April 26, 2013. Scholarship applications will not be accepted after that date.

IMPORTANT... INCOME TAX FILING INFORMATION!

When filing your income tax returns, whether Federal or State, make sure that you are using your correct account number and

the Credit Union Routing #: 221376186.

If your refunds come through and the account number is incorrect, your refund will not post and will be sent back to the Federal or State government. To avoid this situation, please verify your


account number on your tax returns. If you have any questions, please feel free to call Member Services at:

518-725-3191, Option 3.

CREDIT DISCLOSURE CHANGES

A new rule requires credit unions and other financial institutions to give consumers a free copy of their credit score if they are rejected for credit or approved for higher-rate credit due to a low score. You can expect to see the following information in adverse action notices:

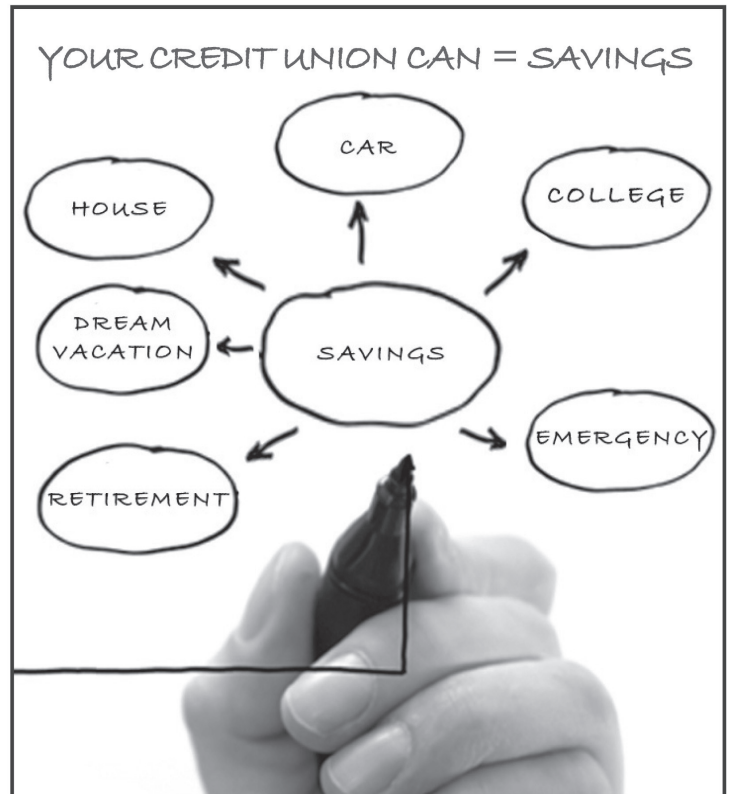
- A statement that the credit score takes into account information in a consumer report and a credit score can change over time
- The specific numerical credit score used in making the credit decision
- The range of possible credit scores
- Key factors that adversely affected the credit score, such as late payments and high credit utilization
- The date on which the credit score was created and
- The name of the consumer reporting agency that provided the credit score



Wherever You're Headed, We'll Help You Get There

Whether you're purchasing your first house, buying a new car, or investing in a college education, a credit union loan is a step in the right direction.

Wherever you're headed, we can help you get there. Call or stop in today to learn more about our affordable loan products.



41st Annual Meeting Dinner Reservation Request Form

Please make _____ reservation(s) for FCFCU's 41ST Annual Meeting, which will be held on Saturday, April 20, 2013 at the Holiday Inn, Johnstown, NY. I am enclosing \$ _____ which is \$15/Member and \$30/Non-member

Social Hour: 5:30pm

Business Meeting: 6:30pm

Dinner: 7:00pm

Member Name: _____ Phone: _____

Name: _____ Member: _____ Non-Member: _____

Name: _____ Member: _____ Non-Member: _____

Name: _____ Member: _____ Non-Member: _____

Choice of Dinner: Prime Rib: _____ Salmon: _____ Boneless Stuffed Chicken Breast: _____ Eggplant Parmesan: _____

(Use space below only for transfer) Method of Payment: _____ Check _____ Cash _____ Transfer

Please transfer \$ _____ from my account #: _____ to cover my cost for the dinner.

Signature: _____ *(Your signature is required before the transfer can be made.)*

Reservations will be accepted through Friday, April 10, 2013 - Unless seating limits are met.

Mail or drop off to: Fulton County Federal CU, 355 Hales Mills Rd., Gloversville, NY 12078

CU Use Only

Paid in Full

Employee Initials:

Sign up for BILL PAYER at FCFCU Today!

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

Given all the benefits of online bill-pay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill-pay sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use our Bill Payer service that allows you to pay all creditors. The Bill Payer option makes it easier to track your spending and it is simple compared with book marking and remembering several user names and passwords for all creditors.

For more information, talk to us at 725-3191, Option 3 today. Or go to our Website at: www.fctfcu.org and self-enroll into our *free* PCU Banking and *free* Bill Payer.



True or False?

Car Dealerships Can Run Credit Before a Test-Drive

False: It's illegal for the dealership to check your credit report without first getting explicit permission from you. But why would a dealer want you to do this in the first place? For financing reasons of course. If they line it up for you they're hoping you won't check around for the best rates.

To avoid this situation, get a pre-approved auto loan from our Loan Department *before* visiting the dealership. FCFCU offers better rates on automobiles than most local financial institutions.

Check Your Net Worth at Year-End

Calculating your net worth--assets minus liabilities--on Dec. 31 each year lets you quickly see whether you're gaining ground or falling behind. Then make a New Year's resolution to improve at least one component of your net worth, such as decrease a specific debt or put more money in a retirement account.