



“Your Success is Our Success - We Belong To You”

Safe Harbor Credit Union

June 2008 Newsletter

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Gas Prices Got You Down ?



Let Safe Harbor Credit Union pick you up with our Sizzling Summer Loan Special!

With rates as low as 4.50% APR*, you can easily afford that new or used automobile . If you currently have an auto loan at another financial institution, refinance through Safe Harbor and take advantage of this Great LOW Rate! With the money you save by financing

through Safe Harbor Credit Union, you can actually have money left over to fill your gas tank!

Take advantage of our Sizzling Summer Loan Special today! An offer like this doesn't last forever. Stop by or call Carrie or Sue at 231/843-2323 or toll free at 866/570-7233. **You can also apply online at www.safeharborcu.org.**



We will be closed on Friday July 4, 2008 in observance of Independence Day!

Have a Safe and Happy 4th!



Safe Harbor Credit Union is proud to be an official drop off point for the Cell Phones For Soldiers Program. For more information call us or visit : www.cellphonesforsoldiers.com

Designed Especially for "You"th

Earn 3.00% APY*

Members age 18 and under are NOW eligible to open a NEW Youth High Yield Time Deposit with an initial deposit of just \$100!

At a rate of 2.96% and an annual percentage yield of 3.00%, it is a great way for our youth members to learn about saving and the benefits of compound interest!

* Annual Percentage Yield. Term of Youth High Yield CD is four



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Annual Privacy Notice

Safe Harbor Credit Union is committed to provide you with

financial products and financial services which will enable you to meet your financial goals. This privacy notice is required as part of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information. It describes our policies and practices that protect your privacy and enable us to share information to make available appropriate and competitive financial products and services. If you have any questions concerning this notice, please contact us at 231-843-2323.

Categories of Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect.

Our commitment to provide you with excellent financial products and services may require that we share information about you with our affiliate CU*Answers, which provides data processing services.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To be certain that we protect our members privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. Disclosures of this type include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Information We Disclose About Former Members

If you terminate your membership with Safe Harbor Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Confidentiality and Protection of Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How You Can Help Protect Your Privacy

At Safe Harbor Credit Union we have made a commitment to protect the privacy of our members' nonpublic personal financial information. Members can help by following these guidelines:

Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card which can give free access to your accounts if your card is lost or stolen.

Keep your information with us current. It is important that we have current information on how to reach you. If we detect any activity that is potentially fraudulent or unauthorized or other use of an account, we will attempt to contact you. If you change your address or telephone number, please let us know.

Please use caution when you disclose your account numbers, social security number or other information to anyone. If someone calls you, states that the call is on behalf of the credit union, and asks for your account number, you should not give it to them. Official credit union staff will have access to your information and will not need to ask for it.

Fake Check Scams



If someone you don't know wants to pay you by check, but wants you to wire back some of the funds, **BEWARE !!!!** It is most likely a scam that could cost you thousands of dollars.

Some things to look for:

You receive a letter and check stating you have "won" some money. You are then told to wire some of the money back to pay a fee to claim your "winnings."

You are sent a phony check with instructions to deposit it in your account. After you have wired the money back to the scammer, you learn that the check is returned and you are left holding the bag!

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

What you Should Do:

There is NO legitimate reason for someone who is giving you money to ask you to wire money back - that is a clear sign of a scam.

If you think you are a victim of a fake check scam - DON'T deposit it - REPORT IT! Contact the National Consumers League's Fraud Center, www.fraud.org. For more information about fake check scams and how you can avoid them, go to www.fakechecks.org