

Membership Matters

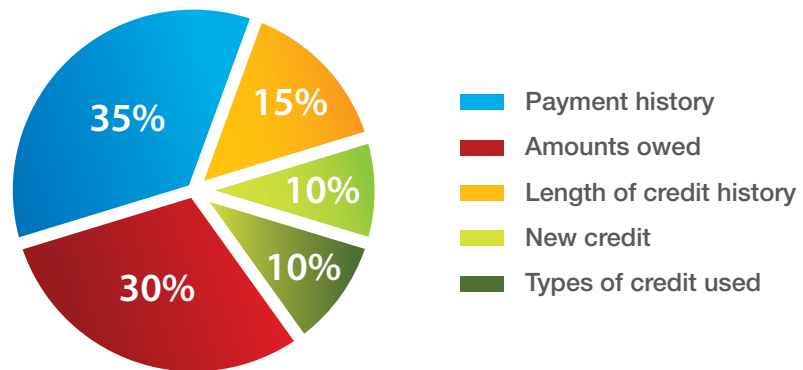
Our First FREE Financial Education Seminar - A Success!

Did you know FICO Scores are calculated from a lot of different credit data in your credit report? 'Understanding Your Credit Score' our first FREE financial educational seminar was a success. It included over 40 attendees and was presented on June 25, 2009 by Judith Bauer, Director of Lending.



What's in your FICO® score?

Data that makes up your credit report can be grouped into five categories. The percentages in the chart reflect how important each of the categories is in determining your FICO score.



These percentages are based on the importance of the five categories for the general population. For particular groups - for example, people who have not been using credit long - the importance of these categories may be somewhat different. **To learn more go to www.myFICO.com.**

Holiday Closings

- Thursday, November 26, 2009
Thanksgiving Day
- Friday, November 27, 2009
Day after Thanksgiving
- Thursday, December 24, 2009
Christmas Eve
- Friday, December 25, 2009
Christmas Day
- Thursday, December 31, 2009
New Year's Eve
- Friday, January 1, 2010
New Year's Day



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IRA accounts are insured separately up to \$250,000 through the National Credit Union Administration (NCUA).

At Princeton Federal Credit Union your money is safe.

* APY = annual percentage yield. 48-month term certificate. Restrictions apply. Rates are subject to change without notice.

4 Ways to Boost Your Credit Score

A good credit score is definitely a financial plus. Good credit generally makes it easier to get a lower loan rate and more purchasing power, and it can even be a factor in landing a job or renting an apartment. According to www.myFICO.com, if your FICO score is a 700 or better you will most likely qualify for the credit you are seeking. If your score is a 750+, you will qualify for the credit you are seeking at the most favorable rates and terms available.

Try these tips below to improve your credit score:

- 1. PAY ON TIME, EVERY TIME!** Consistent on-time payments can do wonders in mending your credit score. Using a credit card responsibly is essential in establishing good credit.
- 2. Pay down balances.** If your credit cards are close to being maxed out, it helps to pay down the debt. The credit score likes to see a big gap between the amount of credit you are using and your available credit limits. A good strategy is to pay down the cards that are closest to their limits not necessarily paying off the highest-rate card first.
- 3. Check your report.** Errors in your report can hurt your credit, especially if you are a victim of identity theft. Review your credit report and contact the credit reporting agency if you find inaccuracies. To access your free credit report, go to www.annualcreditreport.com or call **(877)322-8228**.
- 4. Dust off an old card and use it.** The older your credit history the better. If you stop using your oldest cards, the issuers may stop updating those accounts at the credit bureaus and may also close your account due to inactivity.

Source: www.annualcreditreport.com.

ATTENTION: Princeton Federal Credit Union Visa Credit Cardholders!

Financial setbacks can strike without warning. **Chargegard** is a member paid benefit now available on your credit union Visa Credit Card if:

- **If you lose your job involuntarily***
- **If you become disabled***
- **If you take an unpaid, employer-approved leave of absence***
- **In case of death***

Enroll today for a more secure tomorrow.

Applications for enrollment are available at Carnegie Center and Frist branch locations.

* Maximum benefit for life, unemployment, disability or leave of absence is \$10,000. Unemployment, disability and leave of absence coverage is not each available in every state. Coverage and rates vary by state. Benefits are based on your balance as of the date involuntarily unemployed, disabled on leave or deceased.

Congratulations
to the following
PFCU Service Award recipients

MAUREEN HESS	10 YEARS
TERI FALLON	7 YEARS
ANGIE BASU	6 YEARS
KYU SEIN	6 YEARS

ID Theft & Online Security

Identity theft is when your name, Social Security number, credit or some other piece of personal information is stolen and then used to commit fraud or theft. Sadly, millions of people each year fall victim to this crime. Armed with personal data, such as your SSN, date of birth and mother's maiden name, identity thieves can take over your existing accounts, open new ones, and obtain credit cards, a passport, a driver's license, Social Security benefits and loans.

Below are some tips on how to prevent ID theft and how to protect yourself and your personal information.

- **NEVER GIVE OUT your personal information** such as account numbers, expiration dates, SSN, passwords or a Personal Identification Numbers (PIN) to anyone.
- **Watch out for phishing scams** in which someone calls or e-mails you claiming to be from one of your financial institutions or service providers (Internet provider, credit card company, etc.) and wants to "verify" your information. Hang up and call the company back using a telephone number you find (NOT ONE THEY GIVE YOU) to check whether it was a legitimate inquiry or to notify them about these abuses.
- **Minimize your creditors.**
- **Clean out your wallet.** Limit the amount of identification and the number of credit cards you carry.
- **Use only secure Web sites** when making transactions online. Look for the "lock" icon on the Web page.
- **Don't leave envelopes with checks inside in an unsecured mailbox.**
- **Destroy or shred copies** of credit card receipts, statements from financial institutions, tax returns and loan applications before discarding them. Keep the ones you need in a SECURE place.
- **Be careful using copy machines.** If the data on the copier's disk is not protected with encryption or an overwrite mechanism, sensitive information like Social Security numbers and financial account numbers could get into the wrong hands. Before making copies, ask if the copy machine you are using has data security installed.
- **Look for statements from financial institutions** and verify that the account information is correct. **Sign up for Princeton Federal Credit Union's online banking**, a secure means of viewing your account information online **and e-statements** a way to eliminate any potential risk involved from a paper statement being mailed.
- **Watch for unexplained interruptions in your mail service.**
- **Review a copy of your credit report** at least once a year. Get your free copy at www.annualcreditreport.com.

Source: The Federal Trade Commission
<http://www.ftc.gov>

Forbes Covers Credit Unions – Princeton Federal Credit Union Included

Forbes recently printed a story, "**When a Credit Union Beats a Bank**", which included an interview with **Judy Gernhart**, Business Development Specialist at Princeton Federal Credit Union. The article focused on a college student opening a bank account and encouraged students to check out their university's credit union – "It may offer lower costs and better services," said the article.

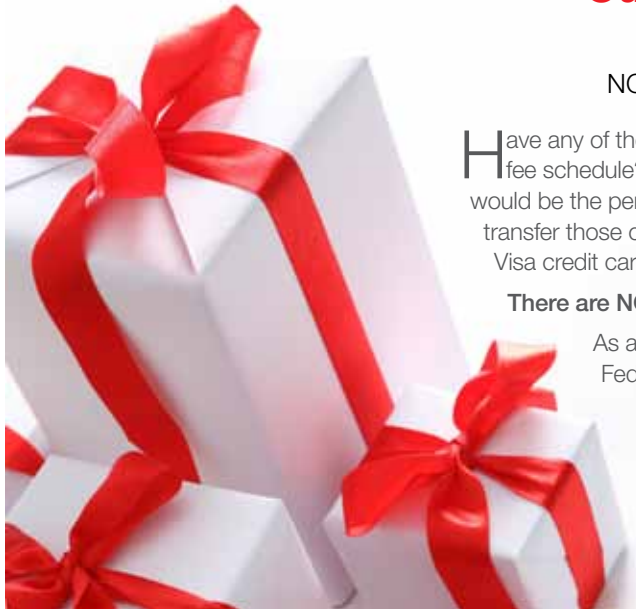
It continued, "At Princeton University, the Princeton Federal Credit Union offers students a checking account with **no minimum balance, no monthly service charge and**

free checks. Try getting that from a for-profit bank." The story also hits on the convenience of credit unions, especially those signed on to CO-OP network, which offers 28,000 surcharge free ATMs across the country. In the article, Gernhart stressed that "credit unions are not-for-profit institutions whose earnings are returned to members in the form of lower fees, higher rates paid on savings deposits and lower rates charged on loans."

The article focuses on all the benefits of belonging to a credit union and even encourages students to remain with their credit unions even after graduation.

"It may offer lower costs and better services"

❄️ Have a fun-filled and stress-free, holiday season with a Princeton Federal Credit Union Visa credit card! ❄️



Need extra cash to buy gifts for the ones you love?

Our Visa credit card can help!

9.9 % APR* | NO annual fee | Fixed rate
NO cash advance fee | NO balance transfer fee

Have any of the other credit card companies increased your annual percentage rate and fee schedule? Perhaps a consolidation of credit card debt into one monthly payment would be the perfect way to make your holiday season fun-filled and stress-free? If so, transfer those credit card balances to a fixed rate Princeton Federal Credit Union Visa credit card.

There are NO fees for balance transfers or cash advances.

As a not-for-profit financial cooperative serving you our members, Princeton Federal Credit Union provides a Visa credit card with no hidden tricks in the fine print. Cardholders have the added security of knowing we won't be changing your rate because you make all of your payments on-time, even if you miss a payment for an unforeseen reason.

Apply for a Visa Card today at www.princetonfcu.org or request an application at any branch location today!

*APR means annual percentage rate



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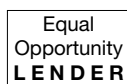
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At Princeton Federal Credit Union...

Your money is safe. We are financially sound and vibrant.

We remain dedicated to satisfying your financial needs today...
and into tomorrow.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government