

DID YOU KNOW....

Did you know, you have access to several credit union branches throughout the U.S.?

Just go to www.cuservicecenter.com and click on the state where you will be, fill in the address and it will pull up the nearest location to you.

Check out our website (other services) or call our office for one of the locations in the Erie area.

Remember, it costs your credit union a fee each time you go to one of these branches. You are allotted 4 visits each month at no charge to you, any visit after 4, you will be charged \$1.50 per visit. This fee will be taken at month end.

AUTO LOAN RATES

New-3 yrs. -4.5% apr 60mos.

New-3yrs. -5.5% apr 84 mos.

4-6 yrs. -6.5 % apr 60 mos.

7 yrs. Plus -9.99% apr 48 mos.

Signature Loans- 9.9% apr

- Annual Percentage Rate

Visa Loan will drop to 10.5% as of August 1, 2009

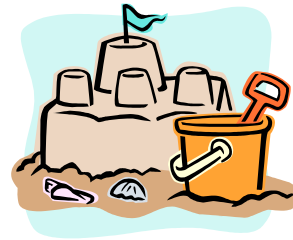
MEMBER APPRECIATION DAY

The Erie Times FCU will be having a Member Appreciation Day on Friday, August 14th from noon until 3:00p.m. We will be serving hotdogs, pop and chips, and all kids will be able to pick a small toy . This replaces our annual picnic which we had in the past. So, mark your calendars and come enjoy a free lunch on us for your family!

Need extra cash for that summer vacation or home improvement? We've lowered our Signature Loan Rates to 9.9%, and as of August 1st, our VISA Credit card rates will drop to 10.5%.

Holiday Closings

MON 9/7 LABOR DAY



Board Of Directors

President	Tony Sanfilippo
Vice President	Audrey Casane
Treasurer	Carolyn Hanks
Secretary	Jane Brown
Director	David Dankert
Director	Ernie Kisiel
Director	Bob Miazga

Office Staff

Manager	Darlene Spitzer
Asst Manager	Trish Landis
Loan Officer	Cathy Caruso
Member Ser. Rep	Nancy Granahan
Member Ser. Rep	Cindy Rodland

\$\$ TIMELY NOTES \$\$

ERIE TIMES FEDERAL CREDIT UNION

SUMMER 2009 NEWSLETTER

335 METZ STREET ERIE, PA 16508

MON, TUES, WED 8:45 A.M.-4:00 P.M.
THURS, FRI 8:45A.M.- 5:30 P.M.

Your Credit Union, not for profit, not for charity, but for service.

ERIE TIMES F.C.U.

Direct Phone: 814-459-0853

VRU Phone: 814-453-7112

Toll-Free: 888-453-7112

FAX: 814-453-3099

WEBSITE: www.erietimesfcu.com

E-MAIL: erticu@velocity.net



NEWS YOU CAN USE

Guard Against Account Hijacking

Account hijacking occurs when a criminal obtains your personal financial information and uses it to take over your accounts. It can take weeks or months to discover. Fortunately, there are steps you can take to protect yourself.

Understanding the Threat

Often, the account hijacker uses one or more methods to obtain your personal data. You should be particularly aware of two of them, **phishing and spyware**.

Hijacking by Phishing deceives people into providing their user names, passwords, and account numbers via deceptive e-mails, fake (spoofed) Web sites, or both. The *classic phishing attack* involves a deceptive e-mail that purports to be from a legitimate financial institution. The e-mail typically tells you that there is some sort of problem with your account, and instructs you to click on the included hyperlink to "fix" the problem. In reality, the spoofed Web site is simply collecting user names and passwords in order to hijack your account.

Highjacking with Spyware works by inserting malicious software, often referred to as "malware" or "spyware," on a person's computer. Spyware can be loaded when you open a seemingly innocuous e-mail attachment or click on a pop-up advertisement. The spyware collects selected information (e.g., user names, passwords, and account numbers) and forwards that information to the fraudster.

We now have discounted Waldameer Passes for \$18.00, and discount coupons for Kennywood, Idlewild, and Sand Castle. Stop in and pick some up today!

Don't Forget!

If you are going on vacation and will be using your credit or debit cards, please call the credit union. We will put a memo in to avoid your card being blocked for possible fraud alerts.

2ndQuarter Dividends posted Jun. 30th 2009

Share Savings 1.00APY IRA's 2.00% APY

Clubs .50% APY CERTIFICATES vary by amt.



Erie Times FCU Statistics

As of June 30, 2009

Assets	\$7,116,749.22
Shares	\$5,612,305.50
Loans	\$4,263,507.75
Members	2123

SAVINGS INSURED TO \$250,000.00

**We want to be your #1 source
for all of your financial needs!**

If you are interested in making your money work for you, your credit union is the place to start, with a friendly professional staff to help take care of your financial needs.



See your Credit Union for:

Savings

- Share savings accounts
- Miscellaneous Club accounts
- IRA's
- Share Certificates

Loans

- Personal
- Auto, Motorcycle
- Boat, ATV, Snowmobile, etc.
- Visa Credit Card
- PHEAA Student Loans
- Share or Stock Secured
- PHH Mortgage
- Home Equity

Other Services

- Check cashing
- Share Draft (Checking)
- Visa Debit Card
- ACH-Direct Deposit/Withdrawal
- Money orders
- Corporate (Certified) Checks
- Payroll Deduction
- Automatic Loan Payments
- 3rd Party Wire Transfers
- U.S. Savings Bonds
- Shared Branch Outlets
- Uncirculated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- Electronic Bill Paying
- Home Banking

Insurance

- Credit Life
- Visa Credit Life
- Credit Disability