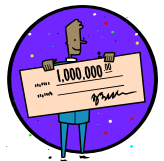


Coming Soon !



Fake Checks

Beware because numerous scams exist.....

Roughly one of every three adults has been approached by someone offering a fake check at one point.

The woman ahead of me at the bank looked grim. Could the teller help figure out whether this check was good? The woman had received it as payment for a "mystery shopping" job, and she suspected it was a fake.

The depositor is responsible for the money. If you deposit a fake check but don't draw against it, the worst that can happen is that the money temporarily credited to your account will disappear. But if you use that phony balance, you're responsible for any check or money order you've sent, **even if you've been swindled.**

Fake-check scams come in many varieties. A common thread is typically that the crooks have overpaid you and want you to reimburse them or a someone else using your own money or the "proceeds" from the check they've given you.

A particularly hot variety right now is the mystery-shopper scam. Con artists using the mystery-shopper scam say they're providing an upfront payment for the small purchases the shopper needs to make to do the job. The check that's provided, however, is for \$1,000 to \$5,000 — far more than what's needed. The victim is told to wire the remainder to a third party to evaluate the speed and efficiency of the wire service.

In reality, mystery shoppers are paid after they've completed the job and turned in their evaluation forms, according to the Mystery Shopping Providers Association, a real organization whose name is sometimes used by the fraudsters.

Some of the other common tales that provider of fake checks use:

- You've won a sweepstakes or lottery. They're sending a check, but you need to reimburse a third party for taxes on the windfall.
- You've been selected to receive a cash grant but need to pay a processing fee.

The crooks passing fake checks are tough to catch because they typically operate from Canada and overseas, making it difficult for U.S. law enforcement to pursue them.

The best way to protect yourself is recognize the warning signs. If you need more details, the Consumer Federation urges you to check out www.fakechecks.org.

GAP Insurance

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared as a total loss, there could be a big difference between what your insurance will pay and what you owe on your loan. **GAP** is low-cost insurance coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance.

GAP Benefits to Members:

- Offers security from financial loss.
- Provides affordable coverage.
- Presents stability through added collateral protection.
- Protects valued credit rating.
- Provides peace of mind from potential financial burdens resulting from vehicle total loss

Mechanical Repair Coverage

More commonly known as an Extended Warranty, this coverage provides members with added peace of mind concerning vehicle repairs not covered by the standard warranty.

Mechanical Repair Coverage Benefits:

- Provides a choice of protection levels, with various deductible options and term/mileage plans.
- The cost is usually less than similar plans offered by many dealers.
- Hassle-free claim payments made directly to licensed repair facilities in the U.S. and Canada.
- Coverage may be transferred if the vehicle is sold to a private party or canceled at any time on a pro-rata basis



ZUMBA: New Classes scheduled to begin on July 13 to Aug 17

Mondays 4:00pm to 4:45pm

\$36.00 for the session

\$5.00 discount for Crouse Credit Union Members

To register, please contact the credit union at 315-470-7928 or email creditunion@crouse.org.

Back To School Loan

Lightens Load

Even if you don't outfit your children in the hottest athletic shoes or the latest designer fashions, getting them back to school-ready can be costly.

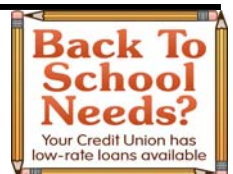
Instead of running up your department store credit card balance, come to the credit union for a back to school loan.

You'll save two ways:

First, check the interest rate on that department store card. You may be surprised to learn you're paying 22%, 23%, even 25% on your unpaid balances. A personal loan from the credit union will cost you less.

Second, with a credit union loan, you can set your budget and stick to cash. Consumer experts note people who pay cash almost always spend less than those who use a credit card.

For more information, call the credit union at 315-470-7928 or visit our website at www.crousefcu.com.



The Credit Union has A Fraud Prevention Program to protect your credit and debit card.

Your transactions are monitored for unusual activity. Unusual activity could be something that you don't do on a regular

basis such as when you go out of town on vacation.

The monitoring agency may try to contact you to verify usage. Again, this is for your protection. In some instances, your card may be blocked if the activity is extremely suspicious. It is important that your current phone number(s) and address are on file.

So before traveling this summer, notify the credit union of your plans. We can make sure your account is updated with correct information. And if there is a question on usage, we will know that you are travelling. **KATHLEEN HANLON**

Government -issued Identification is required for activity conducted at the credit union. Examples of acceptable ID are: driver's license, passport, as well as another approved document.

Personal identification helps us to make certain that access to your account is available to you and no one else.

When we ask for 2 forms of ID...It's for everybody's protection!

New York City One Day Trip

December 5, 2009

Now on Sale!

\$65.00 Crouse Credit Union Members

\$67.00 Non Members

Full payment required on booking





Frequently Asked Questions.....

What activity needs to be recorded to avoid fees and overdrawn accounts?

Everything that you do with your account(s) must be kept in a ledger by you. Only you know what you have authorized or spent.

You must record:

Checks that you write, transfers, purchases that you make, ATM withdrawals, teller transactions, 3rd party payments, fees you are charged.

How can I avoid overdrawing my account when using my VISA Check card and being charged NSF Fees?

Funds for a VISA Check card purchase are deducted from your checking account--just like a check. So, just as you can overdraw your account with a checkbook, it is possible to overdraw it with the check card. To avoid this, you should immediately deduct any check card transactions from your register. Merchants obtain an approval on available funds at the time of purchase. They then must transmit the record of purchase, which if not promptly presented by the merchant may be delayed for posting to your account. In order to avoid fees or become overdrawn **YOU MUST KEEP AN ACCURATE REGISTER WITH ALL ACTIVITY RECORDED.**

You must keep the funds available to be deducted once the transaction is received from the merchant.

When are ATM card transactions posted?

They are calculated as a hold against your available balance by the network. **Items may not post to your account at the credit union for 24 to 72 hrs.** Transfers made between accounts at the ATM are not immediately posted to your account at the credit union and may have an adverse affect on funds availability. In order to avoid fees or become overdrawn **YOU MUST KEEP AN ACCURATE REGISTER WITH ALL ACTIVITY RECORDED.** **You must** keep the funds available to be deducted once the transaction is received from the network.

When are Home Banking transactions posted?

Transactions made on the Home Banking site during the normal business hours are posted the same day. After hour transactions are posted to your account on the next normal business day. It is suggested that you take that into consideration when using other electronic services such as ATM or Visa Check Card. If you need a transaction immediately posted to make funds available for use with your card, you must contact a Credit Union Representative during normal business hours for availability timelines.

The bottom line:

For immediate posting to your account you must conduct the transaction in person at our teller counter during normal business hours. Ask the teller when those funds will be available for use.

Consider applying for Overdraft Protection Loan account.

Keep the funds in the account that you are spending from. Limit transfers between accounts for less record-keeping.

Record what you do. BUDGET ! MAXWELL, PAULA



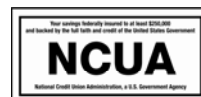
Dividend Period April 1 to June 30, 2009

Account Type	Regular Shares		Dividends	
Balance		Balance	Rate	Annual Percentage Yield
\$5	to	\$ 999.99	.50	.51%
\$1,000	to	\$ 4,999.99	.75%	.76%
\$5,000	to	\$ 9,999.99	1.00%	1.01%
\$10,000	to	\$49,999.99	1.25%	1.26%
\$50,000	to	\$99,999.99	1.50%	1.52%
\$100,000	and over		1.75%	1.77%

Loan Escrow Accounts do not earn dividends

Accounts closed during the quarter do not earn dividends

Share Drafts Accounts do not earn dividends



Early withdrawals from Christmas Club accounts are permitted, however, you must withdraw all available funds and the account will be closed for the balance of the term.

Insured by the National Credit Union Administration, a federal agency



Your credit union offers a more effective way to earn better interest on your savings. It is called a share certificate. It's similar to a share account (savings), but you earn a higher rate of interest by agreeing to hold the certificate for a certain amount of time, called the term.

The term can vary anywhere from 90 days to 12 months depending on how long you are comfortable waiting for your share certificate to mature.

Check our website for rates and terms for the various certificates that we offer. Visit us at www.crousefcu.com.

Generally, the longer the term, the better your interest rate. However, you should not buy a share certificate for a longer term than you can afford to be without the amount of your investment. There are penalties if you cash in the share certificate before its maturity date. Share certificates are fully insured by the National Credit Union Administration (NCUA) up to the standard amount established by NCUA.

To obtain a share certificate or for more information, call or stop by your credit union today.



Phone: 315 470-7928

Fax: 315-470-5633



Our Address: 730 S Crouse Avenue

Syracuse, New York 13210



Our Email Address: Credit Union@Crouse.org

Web Site Address: www.crousefcu.com



Hours of Operation

Mon 7:30am to 4:00pm

Tues-Thurs 8:00am to 4:00pm

Fri 7:30am to 4:00pm

To Report a Lost or Stolen Card:

Visa Debit Card 1-800-754-4128

Visa Credit Card 1-800-325-3678

Early Closings-Holidays-Events

July 13, 2009 6 weeks of Zumba

Sept 7, 2009 Closed-Labor Day

Oct 12, 2009 Closed-Columbus Day

Nov 11, 2009 Closed Veterans Day

Nov 26, 2009 Closed Thanksgiving Day

Nov 27, 2009 Early Closing—Noon

Dec 5, 2009 NYC- One Day



**Find your name in our newsletter.
Bring the letter to us for 2 movie passes**

