

# Crou\$e Federal Credit Union

"Your change will become dollars"

July 2009

The Credit Union is now enrolled in **Verified by VISA**. When you submit an on-line order at a participating store, a **Verified by VISA** window will appear automatically. You **MUST** complete information in order to submit your purchase.

You can also register at: [www.verifiedbyvisa.com](http://www.verifiedbyvisa.com)



## Verified by Visa

### Get an extra layer of security when you shop online

In addition to our other ways of preventing, detecting, and resolving fraud, we offer Verified by Visa, a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction.

#### How it works

#### 1. Activate the Verified by Visa feature

You can enroll your card in the Verified by Visa program now or while shopping online.

#### 2. Enjoy enhanced security

You can enjoy the peace of mind of Verified by Visa by activating both Visa credit and debit cards.

### Shop at participating online merchants

When you submit an order at a participating online store, a Verified by Visa window will appear automatically. Enter your password, submit, and you're done. If you have not yet activated your Visa card, just enter the authentication information when prompted and create a password. For a list of participating online stores, visit the [Places to Shop](#) section at [www.verifiedbyvisa.com](http://www.verifiedbyvisa.com)

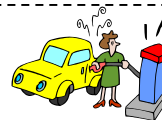
The screen below will be similar to the pop up you will see when purchasing online.

Crouse Federal  
Credit Union

**Verified by Visa**

Please submit your verified by VISA password.  
I am not enrolled in Verified by Visa

Merchant : Store Name  
Amount: \$38.00  
Date: 07/31/2009  
Card Number: xxxx-xxxx-xxxx-7250  
Personal Message: \_\_\_\_\_



### Got an old gas guzzler in the garage?

Car shoppers can take advantage of a new government program that helps consumers buy a more environmentally-friendly vehicle.

Owners can trade their clunker in exchange for a new, more fuel-efficient vehicle, and get incentives worth \$3,500 to \$4,500.00. for their trade. Congress approved the "Car Allowance Rebate System," or "CARS," program last month to boost auto sales and attempt to get some inefficient cars and trucks off the road.

In addition to the government program, consumers may still be eligible for any rebates the dealers may be offering. Combine that with the low loan rates available at Crouse Credit Union and it makes this a good time to be car shopping.

To find out if your vehicle qualifies and for more information on the program, go to [www.cars.gov](http://www.cars.gov) or call the government hot line at 866-CAR-7891.

#### Early Closings- Holidays-Events

Sep 7	Closed-Labor Day
Oct 12	Closed-Columbus Day
Oct 25	Wine Tour —See Reverse page
Nov 11	Closed Veterans Day
Nov 26	Closed Thanksgiving Day
Nov 27	Early Closing—1:00PM
Dec 5	NYC- One Day
Dec 24	Noon Closing—Plan ahead
Dec 25	Closed for Christmas Holiday
Dec 31	Noon Closing —Plan ahead
Jan 1	Happy New Year—We are closed



Phone: 315 470-7928  
Fax: 315-470-5633

#### To Report a Lost or Stolen Card:

Visa Debit Card 1-800-754-4128  
Visa Credit Card 1-800-325-3678



Our Address: 730 S Crouse Avenue  
Syracuse, New York 13210

Our Email Address: [CreditUnion@Crouse.org](mailto:CreditUnion@Crouse.org)

Web Site Address: [www.crousefcu.com](http://www.crousefcu.com)



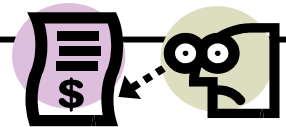
#### Hours of Operation

Mon 7:30am to 4:00pm  
Tues-Thurs 8:00am to 4:00pm  
Fri 7:30am to 4:00pm



Your savings are insured by the National Credit Union Administration, a government agency.

<b>AMUSEMENT PARK &amp; Actual Price 2009</b>	<b>MEMBER PRICE/2009</b>
 Enchanted Forest 315-369-6145 Adult \$ 26.95/Child \$ 23.95 <a href="http://www.watersafari.com">www.watersafari.com</a>	Adult/Child 23.00
Hershey Park 800-HERSHEY Adult \$51.95/Child \$30.95 <a href="http://www.hersheypark.com">www.hersheypark.com</a>	Adult \$41.00 Child \$28.00
Seabreeze 800-395-2500 Adult \$24.47/Child \$20.39 <a href="http://www.seabreeze.com">www.seabreeze.com</a>	Adult \$22.00 Child \$20.00
Darien Lake 585-599-4641 Adult \$35.99/Child \$21.99 <a href="http://www.godarienlake.com">www.godarienlake.com</a>	Adult \$25.00
New York State Fair Aug 27- Sept 7 <a href="http://www.nysfair.org">www.nysfair.org</a>	\$6.00
Roseland Water Park 585-396-2000 Adult \$21.32/Child \$16.32 <a href="http://www.roselandwaterpark.com">www.roselandwaterpark.com</a>	Admission Coupon \$4.00 off
Sterling Renaissance Festival 1-800-879-4446 Adult \$24.95/Child \$14.95 <a href="http://www.sterlingfestival.com">www.sterlingfestival.com</a>	SRF09CFCU28 Save \$1.00 with code At the gate you must have your Credit Union Mem- bership card and promo code.



### Are you spastic using your plastic?

#### How to avoid overdrafts and fees ...

It can happen to the best of us. A simple math error or you've forgotten to enter a transaction in your check register. Wham! You are facing overdraft and merchant fees. Your credit union would like to give you some simple steps to help you avoid overdrafts:

1. Remember to write every transaction into your check register.
2. Also, remember to account for any automatic bill payments that you may have scheduled.
3. Review and balance your account statement each month.
4. When a check is deposited into your account, the money may not be immediately available.
5. When using your debit card, some merchants may hold an amount of funds greater than your transaction until it clears.
6. Sign up today for Overdraft Protection on your CU checking account and you'll never have to be concerned about bouncing a check, debit card transaction, or automatic payment again as long as funds are available.

Call or visit your credit



union today to find out more about this valuable service.

## What have we been up to?

### New York City One Day Trip Saturday, December 6, 2009

Now On Sale (One bus gone—3 to go)

\$65.00 Crouse Credit Union Members

\$67.00 Non-Members

Full Payment required on booking



### Spook-tacular Wine Tour Sunday, October 25



\$65.00 Crouse Credit Union Members

\$67.00 Non-Members

Wine tasting and lunch is included.

Hazlitt, Red Newt, Wagner, Three Brothers Wineries



Full Payment required on booking

- ◆ Sponsored a Spring and Summer Zumba fitness class session—fun and fitness at the same time. Open to all members and Crouse Hospital employees. Watch for details for fall session.
- ◆ Brought a busload of Yankee fans to New York in April for opening weekend at the new Yankee Stadium. Watch for our next trips.
- ◆ Supported "Invest in America" program to encourage members to buy American".
- ◆ Continued to offer loans during tough economic times with reasonable and fair rates
- ◆ Donna became a proud grandmother of twin girls. They are now crawling everywhere
- ◆ Pat went on vacation and spent a week at the beach. She saw wild horses running on the beach.
- ◆ Julie went camping in the Adirondacks. Many bears were nightly visitors. She also joined the Rosamond Gifford Zoo.
- ◆ Eileen will be visiting Ireland in the fall with her Mom and Sisters.

## What's Next ?

Gap Insurance  
Extended Warranty Coverage  
Bill Pay service

Sounds like fun so.....  
We planned a Wine Tour and NYC trip

Visit the credit union during August 10 thru August 24 to enter your name to win a summer fun package. The package is on display at the credit union. To enter just mention to our staff how much you like your credit union. The staff will provide you with an entry form. Drawing will be held on August 25. Winner will be notified. No purchase necessary. Must be a credit union member.



Ron Gay you have won two Regal Movie passes if you bring this newsletter to us by August 15.

**\$ Be smart with your Credit.....**  
Get your free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)