



# Memorial Health

CREDIT UNION



**WWW.MEMORIALHEALTHCU.ORG, PHONE 912-354-8100, FAX 912-354-8983**

## HAPPY NEW YEAR 2012

### SPECIAL POINTS OF INTEREST:

- GO GREEN! NO PAPER STATEMENTS, PLEASE.
- Spend too much money? We will be taking applications for Holiday Loans through January 31, 2012.
- Is today your "Lucky Day"? Find your birthday printed in this issue and be the first to contact Kathy Emory @ 354-8100 to collect your prize.
- Annual Credit Union Meeting is scheduled for February 18th. Don't miss out on the fun.
- Holiday Schedule
- \$5,000.00 raised for CMN and Cancer Society's Relay for Life.
- Tips for Fighting Fraud.

In our attempt to "Go Green", we will be assessing a \$2.00 fee for paper statements beginning with the statement dated January 31, 2012. We *do* have *internet access* so you will be able to view your accounts online at anytime. If you do not have a **LOGON ID** and a **Password**, please see Brenda, Bobbie or Barbara. We will be happy to assist you with the set-up and instruct you how to use the online system. Members over the age of 55 and those under the age of 18 will not be charged for paper statements.

You can elect to receive e-statements by logging onto our website, clicking on *Accounts, then Statements, then on e-statements*. You will receive an e-mail when e-statements are ready. Save the statement to your files or print it for your records. If you do not own a computer, you may get a printout whenever you come into our office at no charge.

Please help us save *your* money.

**\$\$\$\$\$\$\$\$\$\$\$\$ HAPPY NEW YEAR! \$\$\$\$\$\$\$\$\$\$**

**CONGRATULATIONS TO MR. ERROL SCOTT AND MR. LARRY MANIOR! \$50.00 CASH WINNERS AT INTERNATIONAL CREDIT UNION DAY PARTY.**



**CU 411**

**\$5,000.00 + RAISED  
FOR CMN AND AMERICAN  
CANCER SOCIETY**

Memorial Health Credit Union was one of many sponsors in the 3rd annual "Chip in Fore a Cause" Golf Tournament held at the Southbridge Golf Club. The tournament was put on by Georgia Heritage FCU and raised more than five thousand dollars for the benefit of two non-profit organizations, the American Cancer Society's Relay For Life and the Children's Miracle Network .

Pictured to the right, is the First Place team, MHCU's CEO, Don Hill, Marlon Barefield, Connie Stoutamire and Charles Dubberly. Also pictured is Don Hill with Memorial's own Kelly Claxton.

## Holiday Schedule:

### First Quarter 2012

Closed Monday, Jan. 16th - Martin Luther King, Jr. Day  
Closed Monday, Feb. 20th - Presidents Day

Were you born on Dec. 15th? Congratulations today is your Lucky Day!



## TIPS TO FIGHT FRAUD

- Immediately report lost or stolen cards to your credit union.
- Cover the ATM PIN PAD when entering your number.
- Choose a credit and debit card PIN number that is difficult to guess, but easy for you to remember.
- Do not reply to any e-mail, text or phone requests for your Social Security number, credit or debit account numbers or any other personal information.
- Monitor your credit report, credit and debit card accounts and statements for unauthorized transactions.
- Shred all credit and debit card statements or financial documents before you throw them away.
- Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
- Update anti-virus and spyware software regularly.
- It is **extremely important** to keep your contact information updated with your financial institution. The company that monitors MHCU's debit card transactions is "**Falcon**". If Falcon notices any transactions that are "out-of-the-ordinary" for you, they will contact you to be sure that you are in possession of your card. If they are unable to contact you, (*because you failed to give us your new phone number*), your debit card will be frozen until you can be reached. This is for your protection and is not meant to inconvenience you. By the same token, you need to alert the debit and credit card companies when you plan to be traveling. They can make note of where you plan to be and won't treat your transactions as foreign or "out-of the ordinary". Charges to, or bills paid to an address, other than the one on record, are also suspicious and may be blocked.