



PEORIA BELL CREDIT UNION



www.peoriabell.org

July 1, 2010

Free \$50.00 Gas Card

Peoria Bell Credit Union is offering free \$50.00 gas cards for members who receive a new auto loan. Qualifying auto loans may be on a vehicle up to 10 years old and can be refinanced with the credit union from another institution. Your family members are also eligible to join and take advantage of this money saving offer.

All auto loans must meet the risk based lending requirements outlined in the Peoria Bell Credit Union loan policy. Auto loans must be new loans to the credit union and existing auto loans with Peoria Bell Credit Union do not qualify for the gas card. Promotion is subject to termination without further notification.



How to Be More Clever Than An Identity Thief

U.S. Department of Justice data show that identity theft is the fastest-growing crime in America, and studies show that the 18 to 29 year-old age bracket accounts for 30% of all identity-theft complaints.

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

Identity thieves are clever and can obtain a victim's personal information in many ways:

* Dumpster Diving—Going through trash to find bills and papers with

personal information on it;

* Phishing—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;

* Property theft—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;

* Smishing—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.

* Spyware—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

No one can totally eliminate the risk of identity theft. Think of your SSN, financial account numbers, and passwords as the Holy Grail—sacred and powerful. You can reduce your chances of becoming a victim:

* Don't carry your Social Security card in your wallet unless you need it that day.

* Avoid using public computers to access financial accounts, and use intricate passwords.

* Limit personal information online.

* Shred any paperwork that contains nonpublic information.

* If you access financial accounts or shop online, make sure the Web site

is secure. Secure sites have an "s" after the http—https://.

* Check your credit report regularly at annualcreditreport.com and monitor your transactions. Reconcile your accounts regularly.

* Keep an inventory of everything in your wallet and your PDA.



Go on Vacation

Is the Peoria Bell Credit Union traditional vacation loan amount of \$1,500.00 not enough for your vacation plans? Consider a signature loan to meet your vacation needs. Perhaps you want to take a trip to Disney World, go on an Alaskan Cruise, or spend time relaxing on a beach in the Bahamas a signature loan can make your vacation dreams a reality.

All loans must meet the risk based lending requirements outlined in the Peoria Bell Credit Union loan policy.



Your statements for the second quarter of 2010 are enclosed. Please check your statements with your records, and keep them for future reference. At the June meeting the Board of Directors voted to pay the following dividends for the second quarter of 2010.

Share accounts from \$100.00 to \$4,999.99	0.10%
Share accounts from \$5,000.00 to \$19,999.99	0.10%
Share accounts over \$19,999.00 to \$49,999.99	0.25%
Share accounts over \$49,999.99	1.00%

Please call the Peoria Bell office on (309)692-8257 for current Share Certificate rates.