



Member-focused,
member-driven,
today and tomorrow

Money Talks

Fall 2011

Don't Get Skimmed! Protect Your Debit Card

Is it possible to be a victim of debit card fraud when you still have your debit card in your possession? The answer to that question is yes, the way that is possible is through a scheme called "skimming".

What is that and how does it work? Skimming is where someone places a device called a skimmer onto any card reader to obtain your debit card information. They usually place them on ATM's or gas pumps but are not limited to just those two only. They can also be used at restaurants with the hand held scanners, check out lines at the market or someone may even obtain that information through a call center that you may have given your card information to process a payment. After your information is obtained they transfer that information to another card with a magnetic strip and they deplete your account as quickly as possible. This may sound very scary and make you not ever want to use your debit card again, but there are things that you can do to better protect yourself from skimming.

1. Make sure your financial institution has been updated with current contact information.
2. Let your financial institution know if you are planning to travel. Let them know the dates you plan to be gone and where you are going.
3. Stay away from ATM's that appear to be altered; if anything on the front of the ATM looks crooked, loose or damaged do not use that ATM. Areas you can look at are the sides of the ATM, card reader slot, and the ATM keypad. Also look for brochure holders being close to key pad or screen; someone could have hidden a camera to obtain your PIN.
4. It's best to stay away from ATM's that appear dirty or not taken care of. It's also best to stay away from stand alone ATM's.
5. Always be aware of your surroundings. If suspicious people are standing around it's always best to find another ATM.
6. As you key in your PIN always use your other hand to cover the key pad as you type in your PIN.
7. Make yourself familiar with the ATM that you use, and if at all possible try to use the same ATM.
8. Pay very close attention to details when using your card to pay at the pump for gas; when in doubt always go inside to pay for your purchase.
9. When paying for a meal, try not to let your card get out of your site. Ask to pay at the register yourself if that is an option, or just pay with cash.

Another way to better protect yourself from fraudulent online purchases is to register your Visa debit card with Verified by Visa; it's a very easy and simple process. You can go to www.verifiedbyvisa.com and register your card for free. You will be asked to set up a password for your card. When you do make online purchases, the Verified by Visa service launches automatically at participating online stores. After you enter your Visa card number and submit your order, a Verified by Visa window will appear and your card issuer will display an authentication page. Enter your information and password and click submit. Once your identity is verified, your checkout continues.

You should check your account balances regularly. If you notice any suspicious transactions report them immediately to your financial institution, close your debit card, file a police report if necessary and have your financial institution order you a new card.

HFCU Celebrates Holiday Festival in Homer

Labor Day weekend was full of food, fun and festivities as Banks County celebrated it's annual Holiday Festival. Thousands of people turned out this year to enjoy the live music, food, and games. One of the highlights of this year's festival was the parade which featured many floats including Habersham Federal Credit Union. The Homer staff enjoyed participating in this year's festival and sharing lots of candy with all of the kids both young and old.



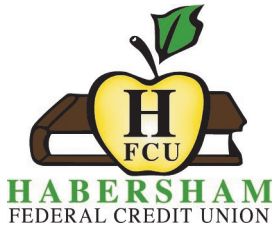
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Local. Trusted. Serving You.

Experience the Credit Union Difference!

Credit Unions. For People. Not Profit.



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HOURS OF OPERATION
Monday—Friday
8:30 a.m.—4:30 p.m.
www.habershamfcu.com

HOLIDAY CLOSINGS
Columbus Day 10/10/11
Veteran's Day 11/11/11
Thanksgiving 11/24/11
Christmas 12/26/11



Skip-a-Pay this Holiday!

Believe it or not, the Holiday Season will be upon us before you know it. For many of us it is not only our busiest time of year, but also our most stressful. Habersham Federal Credit Union would like to help relieve some of that stress for its members by offering *Skip-a-Pay this Holiday*.

Members who have HFCU loans in good standing may choose to skip either their November or their December payment. Simply meet a few basic requirements and enjoy the holidays with a little extra spending money! It's just another great reason to get all of your loans at Habersham Federal Credit Union.

Give us a call today for more details on how you can *Skip-a-Pay this Holiday*.



Find us on facebook!

Don't forget to check out HFCU on facebook to keep up with all of the latest happenings in your credit union and your community! Feel free to share your thoughts and credit union experiences. Let us know how we're doing. We're always looking for ways to better serve your needs.

Christmas Club Accounts

It's that time of year again! If you have an HFCU Christmas Club account, your balance will be transferred to your regular Shares account on November 1st so that you can begin your Holiday shopping. If you prefer to have a check mailed to you please call 706-754-3680.

If you don't currently have a Christmas Club account, start one today. It's a great way to set money aside, a little at a time, specifically for Christmas. Start saving now for worry free shopping next Christmas.

Employee Spotlight

Habersham Federal Credit Union is pleased to introduce our newest staff members who will be working in our Homer branch office.

Kaitlyn Jarrett, a senior at Banks County High school, has joined HFCU as a part-time member services representative. She is active in many organizations including FBLA, FCA, and Y-club. Upon graduation, Kaitlyn plans to pursue a business degree at Emmanuel College and continue working at the credit union. When school is out she's a typical teenager hanging out with friends, family, or her youth group. She is an active member at Tates Creek Baptist Church in Toccoa, GA where one of the most important things she's learned is to put God first in everything you do.

Leanne Samples has joined HFCU as a full time Member Services Representative. A graduate of Banks County High School, Leanne went on to earn an Associate's Degree in Accounting from North Georgia Technical College. Leanne has many years of experience in cash handling and working with the public, including six years of banking experience. She is married to husband Will Samples who is from Madison County, and they have a beautiful 5 year old daughter Madison. Although she and her family currently reside in Madison County, Leanne says she will always be a BC Leopard at heart.



Pictured Left to Right: Kaitlyn Jarrett and Leanne Samples

Both are eager to serve the members of Habersham Federal Credit Union, so stop by and say hello today!