



A Quarterly Publication of Cochise Credit Union



Volume 2 • Number 1

Phishing Scams: Don't Take The Bait

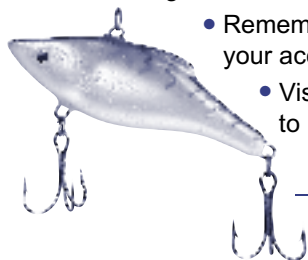


Not so long ago, you might have worried about someone stealing money out of your wallet. But today, clever thieves are more apt to target your personal and financial information.

With just a few key numbers, an identity thief can set up accounts or take out loans in your name. The fastest-growing schemes are called "phishing" scams, because they involve fishing for information, using phony emails.

How can you protect yourself from these scams?

- NEVER give out account numbers, passwords or other personal information over the phone or by email, unless you initiated the contact and you know exactly who you are dealing with.
- Remember, Cochise Credit Union will not contact you by email asking for your account number or your passwords.
- Visit www.onguardonline.com or www.consumer.gov/idtheft to learn more.



GET MOVING With A Boat Or RV Loan

Whether you prefer traveling by land or by sea, Cochise Credit Union can help you get started! Our Boat and RV Loans make your new toy surprisingly affordable, with low rates and affordable terms.

Enjoy the comfort of your very own "hotel on wheels," and see the U.S. on your own timetable. Or buy a sailboat, a cabin cruiser or a pontoon boat for fun-filled days on the water. Give us a call, stop by or apply online today at www.cochisecu.com.



January 2008



Inside:

- Phishing Scams
- Boat & RV Loans
- Tax Tips
- Certificate and Cruise Giveaway
- Have You Checked Your Beneficiaries
- What's New In IRAs?
- Holiday Closings
- Special Transfer Balance Rate

Tax Tips

- **Forms to watch for:** We will soon be mailing out IRS Form 1099 for members who earned \$10 or more in dividends on credit union accounts and IRS Form 1098 for those who paid at least \$600 in interest on credit union mortgages. Please retain these forms for your tax preparation.
- **Direct Deposit:** If you're expecting a tax refund, be sure to request Direct Deposit. Your money will be deposited in your credit union account, usually within 10 days. Simply complete the Direct Deposit line on your tax form, and contact us for the correct routing number.
- **Tax Loans:** If you owe money to Uncle Sam, ask us about an affordable Tax Loan. We offer low fixed rates and easy repayment terms.

Your Next Vacation Might Be FREE!

It's easy to earn valuable Certificates or a FREE cruise!

Our exciting vacation package program is still going on. So just open some new services or refer some new members, and get in on the excitement!

You can get a Certificate for:

- Any loan of \$15,000 or more
- A Home Equity Line of Credit \$25,000 or more = FREE Cruise for two
- Three of the following:
 - Direct Deposit
 - Share Draft Account
 - Online Banking & Bill Pay
 - Overdraft Protection
 - Certificate (min. \$5,000 for 1 year)
 - MasterCard
- Two member referrals



Or get a FREE cruise for two with a Home Equity Line of Credit of \$25,000 or more!

Call or stop by the credit union to open new accounts or services, and spread the word about credit union membership to all of your friends and family members.

Have You Checked Your Beneficiaries Lately?

Your beneficiary information could change over the years. Your daughter might get married and change her name, for example. You might experience a divorce or a death in the family. That's why it is so important to update your records from time to time.

Please take a minute to call or stop by the credit union, and make sure your beneficiary information is correct. This is a great New Year's resolution!

What's New In IRAs?

We have good news for your retirement account! Contribution limits are up again, so diligent savers can put away even more money in a Traditional or Roth IRA.

The annual contribution limit for IRAs is \$5,000 for tax year 2008, with an additional \$1,000 allowed for taxpayers over the age of 50. Remember, you can also contribute to your 2007 account until April 15th.

Many people will rely heavily on IRAs and other personal accounts to see them through retirement, so we recommend that you save as much as possible, as early as possible. Call or stop by the credit union, and we will set up the accounts you need.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18

Save Money

With Our Special Balance Transfer Rate:
3.99% APR!*

It's a brand new year, and a great time for new beginnings! So why not transfer your credit card balances to a Cochise Credit Union MasterCard? You can put an end to high finance charges, and enjoy a special rate of only:

3.99% APR*

One year balance transfer rate

You will love the convenience of our MasterCard, with an everyday rate as low as 9.90% APR for purchases and no annual fee. Call, stop by or apply online at www.cochisecu.com.

*APR = Annual Percentage Rate. Your low 3.99% will apply only to transfer balances and will remain in effect for 1 year from date of transfer. Afterwards, the APR (Annual Percentage Rate) will change back to the current rate set by our Board of Directors.



MAILING ADDRESS

Cochise Credit Union
P.O. Box 1154
Willcox, AZ 85644

TELEPHONE

(520) 384-2822
(800) 428-2822
(520) 384-0571 - fax

LOCATION

170 North Haskell
Willcox, AZ 85644

LOBBY HOURS

Monday–Thursday
9 a.m. – 4 p.m.
Friday, 10 a.m. – 5:30 p.m.
Saturday, Closed

WWW.COCHISECU.COM



© CUAdvantage • 877.799.0784