

# Serving You

Happy New Year!  
from Management & Staff



January 2009

Ontario-Montclair School Employees Federal Credit Union

Service, Sincerity and Security Since 1961

## Are You Overwhelmed With Debt?

Turn to your Ontario-Montclair School Employees Federal Credit Union. If you are struggling with unpaid debt, the Credit Union will work with you personally to develop a strategy to help you find relief from overwhelming debt. If you feel like just giving up or if you are thinking that bankruptcy seems like the only way out, please come to us first and we'll explore credit-saving alternatives and resources available to meet your specific needs.

We recognize that many of our members feel like we are part of their family but nevertheless may feel apprehensive about sharing details of their financial difficulties. To meet the needs of these members while respecting their desire for privacy, we have added a new confidential and professional debt management program through **Balance Financial Fitness** (see exciting details in article on the right). This new program is **free** of charge to all OMSEFCU members. Even if you are simply looking for ways to trim your budget, **BALANCE** can help whether your needs are big or small. *Your Credit Union is truly concerned about your overall financial well-being.*



## New Debt Management Program

The **BALANCE Financial Fitness Program** is a very exciting new service for OMSEFCU members. Through **BALANCE** you have access to **free**, unbiased, professional money management information and assistance. All you have to do is make a **TOLL-FREE** phone call. **BALANCE** counselors are rigorously trained to answer many of your questions immediately and confidentially. For more complex issues such as debt elimination or budget development, a **BALANCE** financial counselor will schedule a special appointment with you, giving you the personal attention you need to meet your objectives and concerns.

If your bills have gotten out of hand or you are concerned that you are not adequately prepared for retirement or a rainy day, a **BALANCE** counselor can work with you to create a budget to help you comfortably meet your monthly obligations. **BALANCE** will negotiate on your behalf with your creditors through a customized **Debt Management Plan** to help reduce interest and fees so you can repay your debt quicker and more efficiently. **BALANCE** also has a **Bankruptcy Prevention Unit** to help you understand the consequences of filing and to help you find other possible options that offer you greater benefits in the long run. Their **Housing Education Program** offers comprehensive pre-purchase education for members interested in buying a home. For those struggling with existing mortgage payments, the program helps avoid foreclosure and loss of your home. Another service option for OMSEFCU members is a **Credit Report Review** in which counselors review the content and answer your questions about credit scoring, maintaining or improving your score (to help you qualify for the best future financing options), correcting inaccuracies, and identity theft protection.

As a member of OMSEFCU, you will not have to pay for **BALANCE's** services. To use the new program, simply call **888-456-2227**. Counselors are available Monday through Thursday, 5am to 8pm; Friday, 5am to 5pm; and Saturday, 8am to 5pm, or visit [www.balancepro.net](http://www.balancepro.net) for more information.

In difficult economic times like these, OMSEFCU is your best friend. For nearly 50 years we have been here for you and your family with a strong and reliable financial helping hand. In today's world of bailouts, bank failures, mergers, takeovers, and more, who can keep track of who owns what anymore? Isn't it comforting to know that you are a member/owner in OMSEFCU, owned by its members and run by an experienced and dedicated management team, and a committed volunteer board of directors with the best interests of members at the heart of every business decision they make? We appreciate your loyalty and support. We are keenly aware that we could not do what we do without the strong support and loyalty of our members and OMSD. You can continue to count on OMSEFCU and we thank you for sharing in our success.

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# CONSUMER INFORMATION

## Protect Yourself from ID Theft

Identity theft has become commonplace throughout the nation. Unfortunately no one is immune, but you can reduce your vulnerability by taking some simple precautions.

First, check your accounts and credit card activity often. If you are an Internet Banking user, go on-line frequently and check for purchases or withdrawals you did not make. If you find any, contact us *immediately*. We will research the transactions and take the necessary steps to secure your account.

When using an ATM, shield the keypad as you enter your PIN. "Shoulder surfing," from near or far, is a common practice. Never leave a receipt behind.

If you receive an unsolicited call from someone who says he or she is a bank or credit union employee

and asks for personal information, do NOT give that person any personal data. Our Falcon fraud agents may contact you, but they will be giving you information to verify. If you have ANY concerns, contact us directly.

E-mail hacking is especially pervasive. Never open an e-mail with a topic line that says "Dear Friend," "Greetings from...," "You've won...," "Tax Refund Form for Faster Refund," "Need Your Help," or anything else that seems to come from a financial institution, governmental agency (especially the IRS), or any lottery. These are all fraudulent and should be deleted. NEVER click on any links in these e-mails. NEVER answer questions about your personal accounts, social security number, PINs, etc.

Use cash to pay for things like

restaurant meals rather than letting a waiter take your credit card out of sight.

Report all incidences of fraud to the credit bureaus and request a free credit report. Consider membership in a fraud and identity theft protection system like Lifelock. Visit [www.lifelock.com](http://www.lifelock.com) or contact them at (800) 543-3562. For special, reduced member pricing, type in our member code: **omsefcu**.

For good information on fraud, try the federal government's consumer information center at [www.consumer.gov/Tech.htm](http://www.consumer.gov/Tech.htm) and the Anti-Phishing Working Group website at [www.antiphishing.org/index.html](http://www.antiphishing.org/index.html).

Don't be a victim of ID theft fraud. Please be especially careful with your credit cards and personal financial information.

## OMSEFCU Car Loans with Rock Bottom Rates!

If you need a new or used vehicle, NOW is the best time in about 35 years to buy! Dealers are offering some of the best deals ever, gas prices are down, and bargains are everywhere. Our partnership with Enterprise Car Sales provides our members with a huge inventory of quality pre-owned vehicles that have undergone a rigorous AAA certification. Enterprise has a large inventory of cars at great prices and with our rock-bottom financing you will save even more!

Enterprise will help you find the exact vehicle you want at a great price. Throughout the month of January they are awarding our members who purchase an Enterprise vehicle with a FREE 12-month Unlimited Car Wash Membership. Get more details by calling our Enterprise Sales Executive, **Anson Kerr**, directly at (909) 230-2492 or email him at [Anson.E.Kerr@erac.com](mailto:Anson.E.Kerr@erac.com). You can also view a current used auto inventory by visiting [www.cuautodeals.com](http://www.cuautodeals.com).

**Where other lenders may be reluctant to lend, we are ready, willing and able to lend to our members!** We offer extremely competitive, tiered pricing on our loans for members with excellent credit and for members with challenging credit. As always, members with the best credit qualify for our lowest rates, but even if your credit isn't so "excellent," your rate will still be low.\*

For *rock bottom* rates, call our loan team or visit our website today at [www.omsefcu.org](http://www.omsefcu.org). You may also apply online by clicking on the "Apply For A Loan" icon.

**(909) 983-1959, Option 2**

\*On approval of credit.

## HOLIDAY SCHEDULE



Martin Luther King, Jr's Birthday

Monday, January 19

Presidents' Day

Monday, February 16



## VISA Protects Your Card 24/7

If you have an OMSEFCU VISA Card or Debit Card, you also benefit from our automatic 24/7 fraud detection protection provided by our special Falcon Alert System. Falcon representatives are trained to evaluate and detect potential transaction fraud and they will contact you by phone to determine the validity of suspicious transactions.

**PLEASE NOTE: It is important that we have your current home and cell phone numbers on file.** If our Falcon representatives cannot reach you by phone, they are instructed to protect your account(s) through a card block process, preventing further card use until we can speak with you to verify activity and, if necessary, take action on any unauthorized transactions.

## Current Economy Causes Rise in Fraud Cases

Don't leave any room for fraudsters to make you a victim of identity theft. Consumers across the nation need to be more diligent than ever when it comes to safeguarding their personal information and account details. **Avoid fraud! Sign-up for e-statements and keep your personal account information from traveling through the mail.**

ONTARIO-MONTCLAIR SCHOOL EMPLOYEES  
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Web site: [www.omsefcu.org](http://www.omsefcu.org)  
Robert H. Hamm, President/CEO

