

January 2011

# Titan Federal Credit Union

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Monday through Thursday 8:30 AM to 5:00 PM  
Friday 8:00 AM to 6:00 PM



AMERICA'S  
CREDIT UNIONS™

*Where people are worth more than money.™*

**“Serving Our Members Since 1937”**

## Share & Loan Rates

### ANNUAL MEETING

The 74<sup>th</sup> Annual Meeting will be held on Wednesday, March 24, 2011 at 6:00 PM at the Bellefonte Elks Lodge. There will be a short business meeting followed by the Election of Directors.

### Titan FCU Financials

Assets 41,510,225  
Shares 37,302,070  
Loans 10,668,946  
Members 3,149

### Holidays

January 17, 2011 Martin Luther King, Jr. Day  
February 21, 2011 Presidents Day

Regular Shares	1.00%	1.00% APY
Christmas Shares	.75%	.75% APY
IRA Shares	2.500%	2.52% APY

New/Used Vehicles	36 mos.	2.9% APR
	48 mos.	3.0% APR
	60 mos.	3.0% APR
	72 mos.	4.0% APR

Share Secured	60 mos.	4.0% APR
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Second Mortgages	120 mos.	3.75% APR
	240 mos.	4.00% APR

Unsecured	60 mos.	7.0% APR
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VISA Credit Cards	9.9% APR - purchases	
	10.9% APR - cash adv.	

(APY = Annual Percentage Yield; APR = Annual Percentage Rate. The above rates are accurate at the time of printing. Please contact the credit union for current rate information and any additional terms and conditions.)

## Share Insurance Coverage

Your savings are federally insured to at least \$250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

## **Disclosures Regarding Electronic “Wholesale Credit” Transactions Subject To Uniform Commercial Code Article 4A**

**Provisional Payment:** Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**Notice of Receipt of Entry:** Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**Choice of Law:** We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the NACHA, which are applicable to ACH transactions involving your account.

## **Notice Regarding Non-VISA Pinless Debit Transactions**

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. To initiate a non-VISA debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the STAR and ALLPOINT networks. The rights and protections applicable to only VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

## **FACTA Disclosure Notice**

Under the Fair and Accurate Credit Transaction Act (FACTA) we are required to provide you with the following notice in relation to your loan account(s) with the Credit Union. “We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.”

## **Watch Out for Cybercams**

More victims are falling prey to cybercrooks’ schemes than ever before. The 2009 Internet Complaint Center (IC3) Annual Report revealed a record number of reported online crimes in 2009 – 336,655 victims, a 298% increase from 2008.

While anyone who uses the Internet is a potential target, thieves exploit vulnerable individuals looking for a way out of debt. As scams become more sophisticated, its increasingly difficult to distinguish between legitimate and fraudulent offers.

Commonly reported scams involve phony text messages and e-mails that appear to be from financial institutions, the FBI, or other reputable businesses requesting account information. Crooks also make calls from Internet-based phone systems that replicate caller-IDs of real businesses, conning victims into supplying account information. Other scams involve fake e-mails offering loans, sweepstakes, foreign lottery winnings, a large inheritance, or phony “work-at-home” proposals.

This uptick in cybercams underscores the need for consumers to take steps to ensure the privacy of their financial information.

1. Don’t respond to or forward phone or e-mail messages that are unsolicited or from unknown senders. Also, an e-mail containing spelling or grammatical errors, but claiming to be from a reputable source such as the FBI or your financial institution, is likely a fake.
2. Install firewalls and update antivirus software.
3. Check your browser for an “s” in “https” and look for a closed padlock icon to indicate a Web site is secure.
  - If you believe your computer has been hacked, reset passwords and user names for any sensitive Web sites you visit.

Titan Federal Credit Union will never contact you by e-mail or text message asking to verify your account information. If you receive a questionable message contact us immediately by calling 814-359-4540. We are here to help.