

July 2009

Titan Federal Credit Union

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www.titanfcu.com
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”

New Sponsor Groups

We would like to welcome the following organizations to our field of membership:

Teamsters Union Local No. 8
439th Engr. Co., U.S. Army Reserves

New Employee

Please join us in welcoming Amy Immel to the credit union. Amy joined us in March as a part-time teller.

Titan FCU Day at the Spikes

As a way of showing our appreciation for the support of our members we have arranged to purchase a limited number of tickets to the State College Spikes game on Thursday, August 13, 2009. Game time is 7:05 PM. Gates open at 6:00 PM. Members may upgrade their tickets for a small fee. For additional discounted tickets courtesy of Titan FCU please contact Scott Walker at 814-272-1711, ext 326. Tickets will be available at the credit union office with a limit of 2 per family.

Share & Loan Rates

Regular Shares	2.0%	2.01% APY
Christmas Shares	1.75%	1.76% APY
IRA Shares	3.50%	3.55% APY
New/Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR
Share Secured	60 mos.	4.0% APR
Second Mortgages	60 mos.	4.25% APR
	120 mos.	4.9% APR
	240 mos.	5.5% APR
Unsecured	60 mos.	6.0% APR
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.)

Titan FCU Financials

Assets 35,549,499
Shares 31,760,849
Loans 9,848,076
Members 3,063

Holidays

July 4, 2009 Independence Day
September 7, 2009 Labor Day
October 12, 2009 Columbus Day

Identity Theft Victim Checklist

The Federal Trade Commission (FTC) estimates that almost 9 million Americans are victims of identity theft each year. If you are a victim, take these steps immediately:

- Place a fraud alert on your credit reports, ask for a copy of your credit report and review the reports for evidence of accounts you didn't open.
- Close accounts - including share draft/checking and debit cards- that have been tampered with or used fraudulently. Contact all financial institutions, lenders, credit card issuers, utility companies and the Social Security Administration to notify them of the fraud. Follow up each call with a letter.
- File a report with law enforcement and insist on getting a copy of the report or the report number.
- File a complaint with the FTC. Call 877-IDTHEFT or visit ftc.gov.

Following is contact information for the three main Credit Reporting Agencies:

Trans Union
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834
Credit report: 800-916-8800
Report fraud: 800-680-7289

Equifax
P.O. Box 740241
Atlanta, GA 30374
Credit report: 800-685-1111
Report fraud: 888-766-0088

Experian
P.O. Box 2002
Allen, TX 75013
Credit report: 888-397-3742
Report fraud: 888-397-3742

After Hours Numbers to Report Lost/Stolen Titan FCU Cards

VISA Credit 800-991-4961
VISA Debit 800-991-4865

What's the Most Common Way ID's Are Stolen? It's Still Your Wallet

Nearly half (43%) of identity theft stems from lost or stolen wallets, checkbooks, credit cards or other physical documents. Protect yourself. Rid your billfold of credit cards you don't use, and leave your Social Security card at home unless you need it that day.

43% Lost or stolen wallet, checkbook or credit card
19% Accessed while making a purchase/transaction
13% Friends, acquaintances, relative or employees
11% Data breach at company that handles your financial data
9% Home or work computer by hackers, viruses or spyware
3% Stolen paper mail
1% Phishing
1% Accessed while making an online purchase
1% Some other way

Credit Unions Serve Consumers for 100 Years

Titan FCU is not 100 years old – yet- but we join credit unions around the country in celebrating a wonderful milestone: formation of the nation's first credit union, La Caisse Polulaire St. Marie in New Hampshire, in 1908. Today known as St. Mary's Bank, it continues to thrive as a credit union serving its owner/members.

The American credit union movement began in New England 100 years ago. Those credit unions began as a social movement designed to help people live better lives through access to essential financial services.

No matter how old our credit union is, you and all members are the beneficiaries of 100 years of credit union innovation and service to members. We'll celebrate this major achievement and continue to look for ways to help members make the most of their money.