

July 2011

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

“Serving Our Members Since 1937”



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

New Employees

Please join us in welcoming Colette Wildsmith (full-time teller) back to the credit union. Colette joined us in June, 2011.

Titan FCU Financials

Assets 43,520,402
Shares 39,130,237
Loans 11,169,392
Members 3,123

Holidays

July 4, 2011 Independence Day
September 5, 2011 Labor Day

Share & Loan Rates

Regular Shares	.75%	.75% APY
Christmas Shares	.75%	.75% APY
IRA Shares	2.500%	2.52% APY
New/Used Vehicles	36 mos.	2.5% APR
	48 mos.	2.5% APR
	60 mos.	2.5% APR
	72 mos.	3.5% APR
Share Secured	60 mos.	4.0% APR
Second Mortgages	120 mos.	3.00% APR
	240 mos.	3.00% APR
Unsecured	60 mos.	7.0% 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.)

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.

Important Notice

The expected funds availability act (ACT) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective 7-21-2011 The (Titan Federal Credit Union) funds availability policy disclosure is amended as follows:

Reservation of right to hold- In some cases we will not make all the funds that you deposit by check available to you on the next business day we receive your deposit. The funds may not be available until the second business day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made with one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from your deposit right away, you should ask us when the funds will be available.,

Act Quickly to Correct Credit Report Errors

An error on your credit report can be costly. The costs may come in the form of higher interest rates on loans or credit cards; higher costs for services such as insurance or cell phones; and even lost employment opportunities.

Credit report errors can be as simple as a misspelled name or an outdated address. Or they may be more serious, such as placing another person's debt on your credit report. Some errors may be the result of identity theft, which occurs when someone steals

your personal information to gain approval for credit or loans.

To check your credit report for errors, you can get a free copy from each of the three credit reporting agencies once every 12 months by calling 877-322-8228 or going online to annualcreditreport.com. You can check all three companies at the same time, or order a report from a different company every four months to monitor your report throughout the year.

You should dispute inaccurate information on your report by contacting the appropriate credit reporting agency. There are three major credit reporting agencies:

- Equifax, 800-685-1111, equifax.com
- Experian, 888-397-3742, experian.com
- TransUnion, 800-916-8800, transunion.com

Since errors often appear on more than one report, you may need to contact all three agencies to make corrections. Always document every step you take to fix credit report errors. When making telephone calls record the time, date, representative who handled the call and any action that resulted. When sending a letter, make copies of all letters and documents. Never send originals. Send by certified mail with "return receipt requested."

Credit reporting agencies are required to investigate disputes and give you a written report of the results. This process typically takes 30 to 45 days.

How We Protect Your Information

We may restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.