

October 2010

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”

New Employee

Please join us in welcoming Kerry Sickels to the credit union. Kerry joined us in September as a full-time teller.

New Sponsor Groups

We are pleased to welcome Greenland’s Garage and SilcoTek as our newest sponsor groups.

Titan FCU Financials

Assets 41,871,860
Shares 37,696,413
Loans 10,584,370
Members 3,143

Holidays

October 11, 2010 Columbus Day
November 11, 2010 Veteran’s Day
November 25, 2010 Thanksgiving Day
December 24, 2010 Christmas Eve
(Close at Noon)
December 31, 2010 New Year’s Eve
(Close at Noon)

Share & Loan Rates

Regular Shares	1.25%	1.26% APY
Christmas Shares	1.00%	1.00% 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
Second Mortgages	120 mos.	3.75% APR
	240 mos.	4.00% 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.

International Credit Union Day

October 21 is International Credit Union Day. This year's theme is "Local. Trusted. Serving You." At Titan FCU we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

This International Credit Union Day, we want to thank you for trusting Titan FCU to take care of you. We have only your best interests in mind. Please let us know how we are doing and how we can improve our products and services.

We look forward to seeing you.

Protect Your Password and Your Information

Keeping your passwords safe and secure is the best way to keep your information from being seen and used by others. Here are some solutions to password security issues:

- *Create different passwords for different accounts. Using the same password for all your accounts makes it much easier for a hacker to access your information.
- *Use uncommon passwords. There are plenty of options on the keyboard to beef up your password, such as using uppercase and lowercase letters and adding symbols.
- *Do not use names. A hacker will use names first, so select a random word and add symbols to make it safe.
- *Hide passwords. If you are the type who keeps track of all your passwords, list them in a document with a unique name so no one knows what is inside.
- *Keep an up-to-date e-mail address. If you forget your password, having a secure location to send password reset e-mails will keep your information safe.

Replace and Safeguard Personal Records

Here's a question that might stump you: Do you know where your birth certificate is?

Missing records can make it tough to obtain a passport or driver's license, apply for Social Security or insurance benefits, or even get married. However, lost personal papers don't have to be gone for good. Here's how you can replace them:

**To replace vital records (birth, death, marriage and divorce certificates):* Visit or write to the vital statistics office in the state or area where the event took place. Check the National Center for Health Statistics vital records directory online at cdc.gov/nchs/w2w.htm for state-specific addresses, costs and record availability.

**To replace a Social Security card:* Replace your card for free by filling out an application for a new card (Form SS-5, available online at ssa.gov). Then, use the Social Security Administration's online tool at ssa.gov/ss5doc/ to find out which documents you'll need to prove your identity and citizenship. Bring or mail your application and original documents or documents certified by the custodian of the original record to your local Social Security office. The Social Security office will return any documents submitted with your application.

**To replace military records:* Military records for discharged service members are stored at the National Archives and Records Administration. Veterans and their next of kin can request free copies of their report of separation and other records in any of the following ways:

- *Submit a request online at archives.gov through eVetRecs;
- *Mail or fax a Standard Form SF-180, available online at archives.gov;
- Write a request letter (go to archives.gov and type "Write a Letter to Request Records" into the search box to find out what information you need to include).
- *Check with your state or county veterans agency to see if copies of your records may be available there.