

Security Tips
Learn how to protect yourself against ATM and debit card fraud



DON'T BE A VICTIM OF THE LATEST CARD TRICKS

CREDIT UNION OF TEXAS

In today's fast paced world, we have come to enjoy the 24-hour convenience ATM cards provide. Unfortunately, we are not alone as a new wave of fraud perpetrators have begun targeting ATM and debit cards as a primary source to gain unauthorized access to your accounts. Many new ATM cards double as debit cards and, even without knowing your PIN (Personal Identification Number), a crook can clean you out—and then some.

For example, a stolen ATM/debit card can be taken to any merchant and used to charge purchases to your "account." All that's needed is a forged signature. Clever bad guys start out small, to make sure you haven't reported the card as stolen, and then head for the big purchases. They can drain your checking account and tap into any back-up credit line you have established. Additionally, criminals who fraudulently use check cards for telephone and online transactions do not have to give a personal identification number (PIN) or signature to the merchant on the phone or online. The charges are simply deducted directly from your checking or savings accounts. You won't know it until you get your next bank statement.



According to Gartner Incorporated, a financial services research company, ATM/debit card fraud in the 12 months ending in May 2005 generated losses of \$2.75 billion, with an average loss of more than \$900. While theft is the most obvious form of credit and debit card fraud, crooks are only limited by their imagination when it comes to obtaining information about you or your accounts. For example, someone may use your card number (not the card itself) without your permission. This may occur in a variety of ways:

- A thief rifles through trash to find discarded receipts/carbon copies to use card numbers illegally.
- A dishonest clerk makes an extra imprint of your credit or debit card for his personal use.
- You receive a postcard or a letter asking you to call an out-of-state number to take advantage of a free trip or a bargain-priced travel package. When you call, you are told you must join a club first. You are then asked for your credit card number so you can be billed for the membership fee. The catch? New charges continue to be added at every step and you never get your free or bargain-priced vacation.

See page 2 for *Tips on How to Protect Yourself from ATM and Debit Card Fraud.*

FEATURES

2 Meet The 2006 Scholarship Winners

3 See How You Can Save Money on Your Insurance

4 Privacy Policy Notice to Members

TIPS ON HOW TO PROTECT YOURSELF FROM ATM AND DEBIT CARD FRAUD

Do's & Don'ts



Important Checklist

Things you SHOULD do to protect yourself:

- Sign your new cards as soon as they arrive.
- Void or destroy all carbons and incorrect receipts.
- Keep your card in view, whenever you can, after you give it to a clerk. Retrieve your card promptly after using it.
- Carry your cards separately from your wallet. Keep a record of all your card numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Draw a line through blank spaces above the total when you sign card receipts.
- Save your card receipts to compare with your billing statements.
- Open billing statements promptly and reconcile your accounts each month. Report promptly and in writing any questionable charges to your financial institution.
- Notify financial institutions in advance of a change in address.

In addition, here are some things you should NOT do:

- Never lend your card(s) to anyone.
- Never leave your cards or receipts lying around.
- Never put your card number on a postcard or on the outside of an envelope.
- Never store your PIN number in your wallet and do not write it on the plastic card itself.
- Never give your number over the phone unless you are initiating a transaction with a company you know is reputable. If you have questions about a company, check with your local consumer protection office or Better Business Bureau before ordering.

CONGRATULATIONS SCHOLARSHIP WINNERS

Each year Credit Union of Texas is proud to award \$10,000 in scholarships to four student members. This year's recipients are:



Caitlin Hoxsey is a senior at Eastlake High School in Sammamish, Washington where she is involved in the Junior Orthopedic Guild. In her spare time, she volunteers as a sports clinic counselor for young children.

Barbara Jiles is a graduate of Tyler Junior College and is currently attending El Centro College where she is pursuing a degree in human relations and business. She also devotes time volunteering at Bryan's House in Dallas.



Inez Pitts attends Townview Magnet Center in Dallas and is member of the National Honor Society. She has volunteered her time for Meals on Wheels, Children's Medical Center, and Vogel Alcove.

Jeremy Rao is a senior at John Horn High School in Mesquite where he is involved in sports and the ROTC program. He is an award-winning member of the Academic Decathlon team and plans to join the Air Force after college.



BUILDING INTEREST

ARE YOUR INSURANCE RATES ON THE RISE— WE CAN HELP

Credit Union of Texas can help you find the right insurance coverage through our trusted partners at **Statewide Insurance Specialists**. As a CUofTX member, you can take advantage of great low rates and complete coverage on auto, home, and other insurance packages.

Your Statewide representative, **Ken Kleppe** is available to go over all of your insurance options. In addition to homeowners and auto insurance, Statewide also offers: boat, small watercraft, travel trailer, and RV insurance; renters insurance; and flood insurance.

If it's been awhile since you have shopped around for auto and homeowners insurance, now is the time. Give Ken a call at (972) 235-0607 today for a free, no-obligation rate quote. License # 7924



IN THE SPIRIT OF PEOPLE HELPING PEOPLE

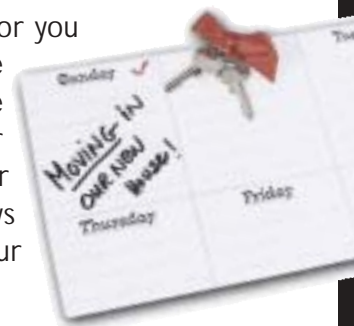
Credit Union of Texas supports ongoing fundraising efforts for the Pintail Youth Ranch. PYR is a member-based association passionately dedicated to providing important recreational, social, and learning experiences for financially or socially disadvantaged male youths from single-parent households. A \$10 membership fee enables PYR to help develop men of exceptional character, students of reasonable ability, with high senses of honor and deep senses of personal responsibility. The fundamental purpose of the Pintail Youth Ranch program is to cultivate an appreciation of self and a commitment to the outdoors through Team building, Outdoor Recreation & Education, Conservation, and Helping (TORCH™).

January marked the first outing of 2006. Executive Director Geoff Wright and President of the Board Jeff Cook took Benjamin and Andrew Schreiber on a two-day duck hunt and camp out at the Triple C Ranch in Terrell, Texas. If you would like more information about this program, log on to www.pintailranch.org.



FAIRHOMES IS MAKING DREAMS COME TRUE

Your dream home awaits you! Are you ready to move in? FairHomes is making it easy for you by offering updated, affordable homes that are ready for immediate move-in. If you are looking for a home in a nice neighborhood and close to shopping, parks and schools, we have what you want! Credit Union of Texas also provides great lending services that offer little or no money down and reduced closing costs if you qualify for our program! Visit our website at www.fairhomes.org often to see what homes are available. We are always adding to our inventory so you can find the home of your dreams. FairHomes has your home and the money to buy it! Contact FairHomes today at (972) 705-4920.



Holiday Closures—Our offices will be closed on **Monday, May 29** for Memorial Day and **Tuesday, July 4** for Independence Day. Don't forget that you can access your accounts 24/7 using **Home Banking** and **Telephone Teller**.

CREDIT UNION OF TEXAS—IT'S THE SMART CHOICE!

IMPORTANT NOTICES TO MEMBERS



Privacy Policy

— At Credit Union of Texas, we value the trust you have placed in us, and we intend to continue to earn your trust each day. That's why we welcome this opportunity to describe our privacy policies and steps we take to protect your personal information. You can be confident that your financial privacy is a top priority at Credit Union of Texas.

Our mission is to provide you with superior products and services, along with the peace of mind knowing that your privacy is secure. We understand your concerns about guarding information about you and your account. We want to assure you that we have taken steps, and will continue to take steps, to safeguard that information.

CUofTX will protect your personal information.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your personal information.

CUofTX will collect only the personal information that is necessary to conduct our business.

That means just what is necessary to provide competitive financial products and services—no more. This information comes from the following sources:

- Information we receive from you on applications and other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliate or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

CUofTX will only share information when absolutely necessary.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as required or permitted by law. We may disclose information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Those companies and financial institutions must agree to use the information only as necessary to carry out their responsibilities under our agreements with them. They may not retain, disclose to others, or use this information for their own purposes or benefit. Our disclosures typically include information to conduct the operations of CUofTX, follow your instructions as you authorize, protect the security of our financial records, or process transactions on your behalf. The reasons we may share information:

- Assist us in providing service and account maintenance;
- Help design and improve our products; and
- Offer products and services that may be of interest to you.

We do not sell member information to any person or firm for any reason.

Opt out notice not applicable.

According to the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act, financial institutions that engage in certain practices must provide opt out notices to their account-holders. This was put in place to protect you from activities that include the selling of your personal information. Because we do not participate in those types of practices, opt out notices are not applicable to CUofTX. We only work with companies that agree to maintain strong confidentiality. We do not permit these companies to sell your information to third parties or use the information for any purpose other than intended. Credit Union of Texas is dedicated to protecting your privacy.

Ask About Our Tax Time Loan Special — Available Through April 15

We're offering a special Tax Time Loan so you can pay Uncle Sam! There is still time to take advantage of rates as low as 7.99%.*

*Annual Percentage Rate. Rates subject to credit approval and can change without notice. For a term of up to 12 months. Maximum loan amount is \$5,000. Offer valid through 4/15/06. Repayment Example: 12 monthly payments of \$86.98 per \$1000 borrowed at 7.99%.

Frequently Called Numbers

All Departments	
Metro	972-263-9497
Toll Free	1-800-314-3828
FairLease	972-664-1088
CUofTX Financial Services	972-263-9497 Ext. 1546 or Ext. 1246
Statewide Insurance	1-888-772-7832
Ken Kleppe	972-235-0607

Building Interest

Published by Credit Union of Texas
P.O. Box 517028, Dallas, TX 75251

Administrative Office

8131 LBJ Freeway
Dallas, TX 75251-7028

Branch Offices

4600 Ross Avenue
Dallas, TX 75204

601 N. Plano Road
Richardson, TX 75081

3701 S. Walton Walker Blvd.
Dallas, TX 75236

2525 MacArthur Blvd.
Lewisville, TX 75067

1020 Gross Road
Mesquite, TX 75149

6000 Valley View Lane
Irving, TX 75038

5204 S. Colony Blvd.
The Colony, TX 75056

2828 Prince George
DeSoto, TX 75115

1128 Randlett Street (drive-thru only)
Lancaster, TX 75146

7801 Coit Road
Plano, TX 75024

882 W. Rusk Street
Rockwall, TX 75087

Board of Directors

Ada Williams, *Chairman*
Gwinn Blankenship, *Vice-Chairman*
William H. Cotton, *Secretary*
Judy Pouncey, *Treasurer*
Ronald Ballance
Randall Chaddick
Jerry D. Christian
Márelou Cisneros
Nancy Couch
Nellie Ruth Murphy
Janie Worst

This Credit Union is Federally Insured by the
National Credit Union Administration.









Need a break this Summer?

make no payments on your new car loan for 90 days!

spring break car event

April 10-28, 2006

-  Financing rates as low as 0% APR* on our entire current inventory of vehicles
-  Lease specials including \$150 GAS CARDS on new vehicle leases
-  Rates as low as 6.14% APR* on all new vehicles
-  Rates as low as 6.39% APR* on all used vehicles

PLUS, NO PAYMENTS ON ALL NEW LOANS FOR 90 DAYS!!*
Take a trip this summer with the money you'll save.

Credit Union Services, Inc. will be participating in the 'Celebration of Improving Life in Collin County' to be held on Saturday, April 22nd at Lakeside Shopping Center in Plano (SW corner of Preston and Spring Creek from 10 am to 4 pm).

Stop by and enjoy a variety of fun, food, music and activities (including GEM car rides).
Stop by our booth for more information on our Spring Break Event and sign up to win \$500 CASH!

*Repayment Examples: New vehicles: 36 monthly payments of \$30.79 per \$1,000 borrowed at 6.14% APR; Used vehicles: 36 monthly payments of \$30.93 per \$1,000 borrowed at 6.39% APR. Rates subject to change without notice. Credit approval required. Payment deferral not available on loans currently financed with CUofTX and not available on leases; approval required for payment deferral.