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MONEY *Matters*



Social Networking: Steps to Protecting Your Identity Online

When you're online, you can unwittingly leave behind a trail of breadcrumbs that thieves will track hoping to stumble across the 24-hour buffet that is your identity. And the thieves will keep coming back for more, as long as most Americans continue to ignore some simple precautions.

Your financial identity is worth protecting. You must be especially vigilant if you are active on social networking sites or posting information about yourself online.

Start with these precautions:

* Assume that everything you post on social networking sites is visible to everyone and permanent. Even if your profile isn't public, anyone you allow to view it can take a screen capture and post it anywhere.

* Be cautious about what you share. Don't use apps that announce to the world when you've "checked-in" somewhere, and don't post on social sites when you're going to be out of town. This is information that could make you a burglary target.

* Bolster your passwords. Use a combination of random symbols, numbers, uppercase, and lowercase letters to make it as difficult as possible to crack your accounts. Don't use the same password for multiple accounts. Consider using a password manager, which will generate and "remember" your passwords for you.

* Lock your mobile devices with passwords or PINs. Your smartphone is likely brimming with personal information, so make it as difficult as possible for any potential thief to access it should you lose it.

* Don't click on links or attachments in emails unless you know what they are and who sent them. If you get an unsolicited email asking for personal data such as your Social Security number or financial account numbers—for any reason—report it to www.fraud.org and then delete it. The Federal Trade Commission's identity theft website (www.ftc.gov/bcp/edu/microsites/idtheft) also has useful information.

* Use only trusted, secure websites. Look for "https" in the URL and a locked-padlock icon in the frame of your browser window, which means your data stream is encrypted.

* Use a spam filter, virus scanner, and firewall on your computer, and keep them updated. If you work from a wireless router, secure it with a password.

* Know what your children are doing online. If they are active on social networking sites, visit their site regularly to see what's going on, and insist that they guard their identities—and yours.



We Love Our Debit Cards

They look like credit cards, but when consumers make purchases using debit cards, the dollar amounts are deducted from their checking accounts.

Why are people reaching for their debit cards in record numbers?

* **Convenience**—It's quicker to pull out a plastic card at the point-of-sale than to write a check. It's also easier to track spending with cards than with cash—and using plastic eliminates the need to even carry cash. According to a MasterCard survey, consumers rate convenience as debit's primary advantage.

* **Pay-as-you-go**—With debit, you have the convenience of plastic without carrying a loan balance or paying interest.

* **Balance caps**—Because debit cardholders can only spend the money they have in their checking accounts, debit cards help control spending.

* **Security**—Security features built into debit cards help merchants verify that the actual cardholder is the one using the card.

* **Cash back**—If you use your PIN (personal identification number) for a debit card transaction rather than signing a receipt, you can request cash back at many merchant locations. The merchant will add the cash amount to your transaction total.

* **Wide acceptance**—Debit cards are accepted at locations worldwide, while many merchants are reluctant to accept non-local checks.



Office Hours:

Monday - Friday
8:00 am - 5:00 pm

(No transactions after 4:00 pm)



Germania will be closed

November 11th, 26th & 27th in observance of Veteran's Day and Thanksgiving.

GCU will be closed on Thursday, December 24th and Friday, December 25th for Christmas.

GCU will also be closing at 12:00 p.m. on Thursday, December 31st for New Year's Eve & closed Friday, January 1, 2016 for New Year's Day.

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 9-30-2015.

Regular Share Account

Dividend Rate..... 0.05%

APY 0.05%

Contact the credit union for further information about applicable rates, fees and terms.

Statistics:

(as of August 31, 2015)

Assets	\$9,917,875
Shares	\$8,447,164
Loans	\$6,524,543
Members	2448

Is your loan rate too sour to swallow?



See us for a sweet deal on a better loan.

New Car Rates (Up to 2 Years Old)

Term	*APR
Up to 36 mos.	2.35% to 8.20%
37 to 48 mos.	2.60% to 8.45%
49 to 60 mos.	2.85% to 8.70%
61 to 72 mos.	3.45% to 4.55%

Used Car Rates

Term	*APR
Up to 24 mos.	2.85% to 8.70%
25 to 36 mos.	3.10% to 8.95%
37 to 48 mos.	3.35% to 9.20%
49 to 60 mos.	3.60% to 9.45%
61 to 72 mos.	4.20% to 5.30%

*APR is Annual Percentage Rate. The APR you receive is for the indicated loan type will be within the range disclosed and is based on various credit worthiness criteria. Applicants must qualify based on normal credit approval guidelines. Loan terms and rates subject to change without notice.

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Howard Tomlinson
Lisa Eben
Traci Bagley
Jeff Smestuen

Staff

C.W. Barker, President
Janet Mantey
Jo Lynne Goldberg
Chelsea Lozano

DOCUMENTS AVAILABLE TO MEMBERS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- 1) Balance sheet and income statement.
- 2) A summary of the most recent annual audit.
- 3) Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof.
- 4) Internal Revenue Service Form 990.



www.germaniacreditunion.com

