

JULY 2008

# CICOST FEDERAL CREDIT UNION



Financing for a New or Used Auto. Or, Refinance an Auto that you have financed elsewhere (up to six months from purchase date on new vehicle), and receive **2% off your current rate.\***

**That's Right! It's a great deal.**  
You can't go wrong.  
Call 903-892-6089 or stop by the office today

- All loans are subject to credit approval. For a "lower rate", bring us proof of your current rate. Floor on lowest rate is 5.0% APR. Not applicable on auto loan that is already financed at Cicost FCU. Offer ends September 30, 2008. APR is Annual Percentage Rate.



**HOURS****LOBBY**

Monday-Thursday  
9:00 to 4:30

Friday  
9:00 to 5:00

**DRIVE UP**

Monday-Thursday  
8:30 to 5:30

Friday  
8:30 to 6:00

Saturday  
9:00 to 12:00

We have Six Flags and Hurricane Harbor tickets available along with discounted coupons to parks and zoos.

**HOLIDAYS AHEAD**

*he credit union will be closed in observance of the following:*

- **Friday**

**July 4th**

**Independence Day**

- **Monday**

**September 1st**

**Labor Day**

REMEMBER WE HAVE TWO ATM MACHINES. One is located at the corner of Sam Rayburn and Park and our new one at the TMC hospital.

**ATTENTION!****PROTECT YOURSELF**

**How close do you watch your account?**



**At Cicost FCU we want to protect you the best we can. We can't always keep track of everyone's account, that's why we need your help. Watch your account closely for fraud activity.**

**We recommend that you check your account at least two to three times a week. Notify us if you see any unusual activity. Protect your interest by keeping a close eye on your account.**

**Here are a few other precautions that may help protect you and your family from fraud:**

- Never respond to unsolicited requests for your account number, social security number, or other financial information.
- Safeguard checks and statements at home and on your person; never leave them in your car or work place.
- The next time you order checks have only your initials (instead of your first name) and last name put on them. If someone takes your checkbook they will not know how to sign your checks, but your credit union will.
- Never have your drivers license or social security number printed on your checks.
- When mailing checks, use a heavy envelope or wrap your checks in paper to conceal them from view.
- Notify your credit union if newly ordered checks or routine bank statements don't arrive in a timely manner. Verify your order and accuracy of the information on your checks.
- Immediately notify your credit union and file a police report in the jurisdiction if personal checks, or any checks payable to you, are stolen and close compromised accounts.
- Place the contents of your wallet in a photocopy machine, copy both sides of each license, credit card, etc. You will know what you had in your wallet and all the account numbers to call and cancel.
- Set up a password on your account for identification instead of using the last four of your social security number.

**Phishing scams are on the rise and consumers should be cautious when responding to requests or special offers delivered through unsolicited email:**

- Guard your personal information as well as your account information carefully.
- You should never give any personal, credit, or banking information in response to unsolicited e-mails.
- If your on-line account information requires updating, always access your account by opening a new browser window, and using the normal process for accessing the account.

## CICOST Federal Credit Union Privacy Policy Statement



### **A Privacy Notice to Our Members:**

Cicost Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union. As a member of our credit union, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

**Cicost FCU 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.

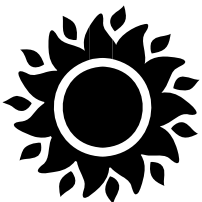
**Cicost FCU will protect your personal information.** Your credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

**You will always have access to your information.** As a member of Cicost FCU, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

**Cicost FCU will only share information when absolutely necessary.** We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

**Cicost FCU will partner only with businesses that follow strict confidentiality requirements.** The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

**Cicost FCU will offer you a choice in how your information is used.** Any member of our credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.



# **WHAT WE ALL WANT THAT MONEY CAN NOT BUY**

**JULY 2008**

401 W. WILSON  
P.O. BOX 264  
SHERMAN, TX 75091

**We're on the web!**  
**www.cicost.com**

Phone: 903-892-6089

Fax: 903-892-8326

Email: [cicost@airmail.net](mailto:cicost@airmail.net)

## **Save gas and go with direct deposit!**

Use your ATM/Debit Card and online home banking to access your funds and keep track of your account without having to visit the credit union.

- *Happiness.*
- *Freedom.*
- *Love.*
- *Peace, tranquility, and economic and social justice for all.*
- *Clean water, fresh air, and an unobstructed horizon.*
- *Time to do the things we really want to do; Prayer, family, reading, needlework, gardening, and all the things that make life joyful.*
- *Rekindle a long-lost friendship.*
- *A world where children can grow up feeling safe.*
- *The courage to say what I feel and what needs to be said.*
- *Peace of mind.*
- *To be surrounded by family and friends.*

***Think about it.***

***What is it you want that money can't buy?  
Go get it!***

## **Open a checking account today!!**

**One hundred dollars will open your new checking account with no monthly service charge for up to one year with direct deposit.**

- First box of checks free
- Use your debit card for all your purchases, it will save you time and checks, and Cicost ATM's are always free of extra charges to our members.
- Take advantage of our free online banking to safeguard your financial activity. Get immediate information from our automated teller.

Website: [www.cicost.com](http://www.cicost.com)

automated teller: 903-868-1999

## **Your family members and co-workers are eligible to be part of Cicost FCU.**

If a family member or co-worker opens a new account at Cicost, we will deposit \$5.00 for each new member into your savings account, AND we will enter both of you into a drawing for a \$100.00 cash !