

# “Extra Credit”

CINCINNATI EMPLOYEES CREDIT UNION JANUARY 2014

## Keep Your Identity Safe

According to the 2013 Identity Fraud Report by Javelin Strategy & Research, in 2012 identity fraud incidents increased by more than one million victims with more than \$21 billion stolen, the highest amount since 2009. The study found 12.6 million ID theft victims in the US in the past year or 1 every 3 seconds.

The holiday season is an especially good time for ID thieves to take advantage of otherwise vigilant consumers who are distracted by the holiday hubbub. Here are five tips for avoiding ID fraud:

1. **Never give out personal information** to strangers over the phone, email, or text. Despite seasonal solicitations, do your best to politely decline no matter what. Report any suspicious attempts claiming to be from your credit union. We will NEVER do this!
2. **Beware** of pocket pickers by carrying purses tightly and wallets in a front pocket.
3. **Practice online safety when shopping.** Check for the "lock" icon on your browser and the "https" in the URL. Keep anti-virus software and firewalls up-to-date for maximum protection.
4. **Keep personal documents and info secure** including your PIN, credit/debit cards, checkbook, and Social Security card number. Keep cards in a safe place and never keep info in your wallet.
5. **Check your credit report** once a year—it's FREE. Follow the link from our website (Financial Tools) to obtain your report from one of the three national credit reporting agencies (Equifax, Experian, and Trans-Union). For a minimal cost, these monitoring services will alert you to major changes on your credit report.

*"Be at war with your vices, at peace with your neighbors, and let each new year find you a better man."*  
Benjamin Franklin

## CU @ the Annual Meeting

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too. Cincinnati Employees Credit Union is your private financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union.

*Annual Meeting  
March 19, 2014 - 5 pm  
Market Street Grille  
Harrison Ohio*

The scholarship drawing will immediately follow the business portion of the meeting. All are welcome. We hope to see you there!

## Taxman Is Just Around The Corner

The taxman cometh and April 15 will be here before you know it. These long winter nights are a great opportunity to get a head start. Begin by getting your paperwork organized. Some people use envelopes, others an expanding pocket folder. Use whatever organizing tools that works for you. As your W-2s, 1099s or other forms arrive, place them in your labeled envelope or folder. If you have online banking with us, your tax forms are also available to you online. As you read tax tips, print off or clip-out the articles and place them with your other documents so that you can easily refer to them. Use last year's tax return as a guide

to help you remember all of your deductions. Consider contributing to your Individual Retirement Account if you meet the requirements. Visit [irs.gov](http://irs.gov) for details and while you are there, find information on Free File, a software tax preparation package for those who earn less than \$57,000 as well as Fillable Forms, available to everyone regardless of income. **Because you are a credit union member, you also qualify for a discount on "Turbotax". Call us or visit our website to learn more.**



You'll LOVE checking with us

## Still Paying Check Fees? Just Say No

Are you "fee-ed" up with your checking account? It's time to just say no to high minimum balance requirements, per-check fees, and service charges. Switch to a share draft/checking account at your credit union and say "yes" to a member-friendly checking account. At the credit union, we try to make it easier for you to manage your money, not thinking of ways to bolster the bottom line. Don't get mad every time you read your monthly account statement and see how many ways you may have been taken advantage of. Instead, call or stop by the credit union and we will help you make the switch.

## 2014 Scholarship Program Announced

Are you looking for ways to combat the high costs of college? Your credit unions can help you take a bite out of rising tuition costs. There are two scholarship opportunities for our full time college students. Apply for one of seven \$500 scholarships offered by the Board of Directors, and then apply for a scholarship offered by the Ohio Credit Union League for up to \$2000. The applications and details are available in the credit union office or online at [www.cintiecu.org](http://www.cintiecu.org). Good luck! .



Cincinnati Employees Credit Union

1003 Harrison Ave., Suite 200

Harrison OH 45030

513-367-4495