



Financial To-Do List

My credit union helped me do ALL of these things...it was easy!

- * Open a checking account
- * Open a savings account
- * Use direct deposit
- * Set up automatic transfers to savings
- * Use the credit union's online banking site
- * Get a credit union credit card
- * Get a car loan
- * Acquire a mortgage
- * Set up an IRA (individual retirement account)

Call the credit union for help with all your financial needs.

Be Merry and Bright--Shop Wisely Online During the Holidays

Protecting your privacy is essential when shopping online. These signals indicate that you have entered a secure Web page:

- * A screen notice that says you are visiting a secure site
- * A closed lock or unbroken key in the bottom corner of your screen
- * The first letters of the Internet address you are viewing change from "http" to "https"

GIFT CARDS

Mastercard giftcard, only \$3.00, a perfect gift for any occasion for the hard to please.



Beware of Money-Hungry Credit Counselors

Watch out for firms running new credit counseling commercials on TV stations nationwide. The majority of the new firms advertising on TV charge fees and get bonuses from credit card issuers for every name they sign up, according to the South Florida Sun-Sentinel, Fort Lauderdale, Fla.

Some are legally structured as nonprofits merely to funnel business to loosely-affiliated for-profit companies.

A good credit-counseling service will be partially supported by grants and charitable donations, and not depend on debtor's fees for any more than 60% to 80% of its income. It will cap fees to a debtor at \$25 a month or less. It also will offer free counseling and may have as many as 50% of its clients in counseling alone--not enrolled in a debt repayment plan.

The Consumer Credit Counseling Service (CCCS) is a nonprofit agency supported by community organizations and overseen by local volunteer directors. It's funded through customer fees, charitable donations, and grants, but mostly through creditor contributions. Most consumers who call a CCCS office don't pay any fees.

To find the nearest CCCS office, call 800-388-2227 or visit www.nfcc.org.

HOLIDAY CLOSINGS

Columbus Day
Veterans Day
Thanksgiving
Christmas Day
New Years Day

October 10, 2011
November 11, 2011
November 24 & 25 2011
December 26, 2011
January 2, 2012

Courtesy Pay Covers You

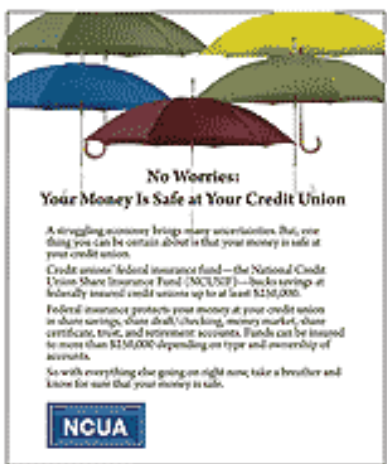
If you inadvertently overdraw your checking account Organized Labor Credit Union's Courtesy Pay Program is here to help. Funds for overdrafts first will come from your overdraft protection, but if sufficient funds aren't available, we may elect to cover your overdrafts up to \$300.00

We'll save you the embarrassment and inconvenience of a returned check as well as the fee merchants normally charge you by merchants for checks returned to them.

Should an overdraft occur, your account will be charged \$20.00 for handling each item paid by the discretionary Courtesy Pay.

The Courtesy Pay fee will be a lot less than the fees you would have accumulated without this protection. For example, without the service you might pay a \$22 returned check fee from the credit union, as well as a \$25 returned check fee from the merchant--totaling \$47

For more information about Organized Labor Credit Unions Courtesy Pay contact Debi Salazar (209)527-8731 x13



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Direct Deposit Paycheck From Your Second Job

If you've taken a second job to pick up some extra cash, ask your new employer if direct deposit of your paycheck is an option. Using direct deposit for all paychecks puts your income to work right away. And that's better than letting your new paycheck turn into vulnerable pocket money.

Ammendment to Reg CC-

Availability of Funds and Collections of Checks increases the amount of deposited funds for next-day availability from \$100.00 to \$200.00

Be a Better Online Coupon Clipper

When shopping online, be on the lookout for boxes where you can enter a "promotional code," "discount code," or "coupon" at checkout. If you don't know the code, do a quick Web search using the name of the retailer and the same catchphrase you saw on that retailer's site. Check the dates because many codes expire quickly. Visit CurrentCodes.com and DealHunting.com for updated codes.

Other reputable coupon sites include FatWallet.com, CouponChief.com, CouponMountain.com, Rather-Be-Shopping.com, RetailMeNot.com, Offers.com, CouponShack.com, and Valpak.com.

HOURS & PHONES & ADDRESSES

Internet Address: www.olcu.org

Phone Numbers: Local 527-8731 Fax 209-527-4035
Long Distance 800-527-2865

E-Mail: memberservice@olcu.org

Address: 2112 McHenry Avenue Modesto, CA 95350

Lobby Hours

Monday 9:00- 4:30pm
Tuesday - Wednesday 10:00- 3:30pm
Thursday 10:00- 4:30pm
Friday 9:30-5:30pm