

AIR TIME

The 167th TFR Federal Credit Union's Official Newsletter

Winter 2012

LIGHTEN THE LOAD

One Card Is All You Need

The 167th TFR Federal Credit Union can help you save money every month by switching your high rate credit card and/or department store cards over to a 167th Mastercard. Interest rates on our cards range from 7.90% up to 11.90% based on your creditworthiness for both purchases and cash advances. We do not charge interest on purchases if you pay your entire balance by the due date of each month. There are no foreign transaction fees. Late payment fee is \$5.00 or the required minimum payment, whichever is less, if you are ten or more days late making a payment. There is no annual fee-credit up to \$5000.00 limit. Applications are available at both locations.

Or perhaps a debt consolidation loan is what you need. One of our loan officers will be happy to sit down with you, assess your current monthly

obligations, and determine if we can help you consolidate several payments into one new lower payment. Why not check it out?

----- **RATES FROM** -----
7.90% UP TO **11.90%**

HOLIDAY CLOSINGS

MONDAY, JANUARY 16

Martin Luther King's Birthday

MONDAY, FEBRUARY 20

Presidents' Day

NORTH BERKELEY BRANCH - EDWIN MILLER BLVD.

Lobby & Drive-Thru
Monday-Friday 9 AM-5 PM
Drive-Thru Only
Saturday 8 AM-12 PM

SOUTH BERKELEY BRANCH - TABLERS STATION BUSINESS PARK

Closed Monday
Lobby & Drive-Thru
Tuesday-Thursday 9 AM-5PM
Lobby & Drive-Thru
Friday 9 AM-6 PM
Saturday 9 AM-1 PM



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ZOOM! ZOOM!

INVEST IN AMERICA

American Made New & Used Auto Loans

54 Months As Low As

4.50%

Members who get financing under this loan are entered into a drawing to win a Nascar Party Pak consisting of a 40" HD TV, \$200 Martin's Gift Cards, Nascar Party Supplies, 4 Credit Union Pit Shirts and More!

Drawing to be held on February 15th!

HAPPY NEW YEAR

The staff of the 167th TFR Federal Credit Union wish all of our members a Happy 2012! The new year is an exciting time filled with the possibilities of good things to come. Our staff will continue to focus on providing you with exceptional service, competitive rates and convenient financial solutions. Just let us know how we can help!

AVOID BECOMING A FRAUD VICTIM

Every day, con artists and scammers attempt to victimize millions of American consumers. And when they succeed, these crimes can seriously affect the lives of their victims, their families, and ultimately everyone one of us. Many fraudulent offers can be identified and prevented before they can cause any damage. So, play it safe and be on guard.

Warning Signs

1. Sounds too good to be true.
2. Pressures you to act right away.
3. Guarantees success.
4. Promises unusually high returns.
5. Requires an "upfront investment" – even for a "free" prize.
6. Buyers want to overpay you for an item and you send them the difference.
7. Something just doesn't feel right.

IF YOU EVER HAVE A QUESTION ABOUT YOUR ACCOUNT OR STATEMENT, PLEASE CALL US IMMEDIATELY.

Play It Safe

1. Never click on a link inside an e-mail to visit a web site. Type the address into your browser instead.
2. Only 2% of reported identity theft occurs through the mail.
3. Keep your receipts, statements and packing slips and review them for accuracy.

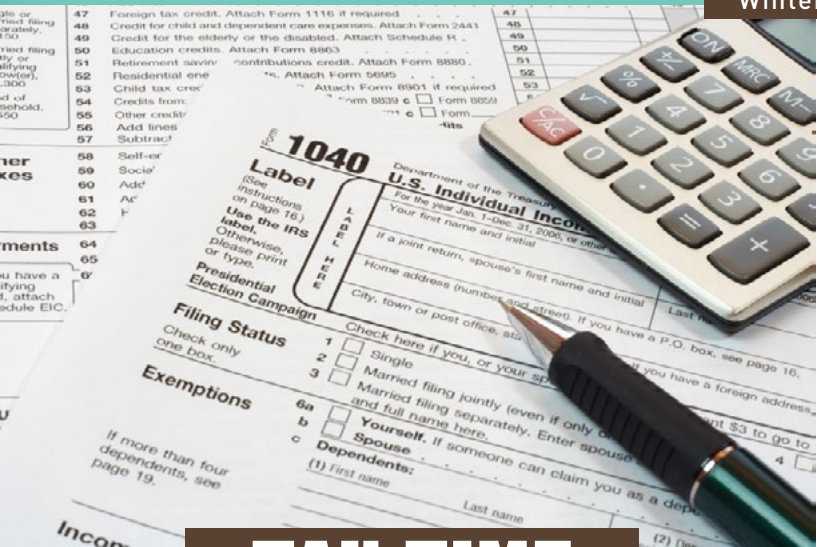
Fraud Facts

1. Your Credit Union will never e-mail or call you for your account number.
2. Don't wire money to people you don't know.
3. Foreign lotteries are illegal in the United States. You can't win no matter what they say.

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HAPPY WINNERS



TAX TIME



If you are planning (hoping) to receive a tax refund this year, be sure to receive it the quick and easy way. Use Direct Deposit and the funds will be available to you faster than a paper check.

Using Direct Deposit is simple. When filing your return, include your credit union account number in the designated line on the form and the credit union's routing or transit number -257079033. Do not add 000 or 010 to the end of your account number. Just check the appropriate box if you want your refund deposited into your checking or savings account.

If you do receive a paper check and bring it to the credit union, some restrictions do apply. All parties to whom the check is payable must endorse the check. If all the parties are joint owners of the account, it can be deposited into a joint account.

Anyone who is not a joint owner on an account must be present and provide photo ID at the time the check is processed. Also, keep in mind that any refund check over \$2500.00 may be placed on a 10 day hold before the funds are available for use.

Congratulations to the winners of our "Watch Us Grow" Membership Drive. Daughter, Sherene Jackson, brought in her Mom, Lorna Lawrence, to join the 167th. They shared a jackpot of \$700.00-\$350.00 each! This program brought in a total of 89 new Credit Union members from June through October 2011! (Pictured is Marketing Director, Ruby Avey, presenting the checks to the excited winners)

THANK YOU!

We want to thank all our members who purchased feathers to "Dress Our Turkey" to help provide for those in need in our community. We were able to send \$250.00 to CCAP/Loaves and Fishes before the Thanksgiving Holiday and ten lucky winners received a free Thanksgiving turkey. Thanks for caring!

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Rev 12/2010

FACTS

WHAT DOES 167TH TFR FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- [account balances] and [payment history]
- [credit history] and [credit scores]

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons 167th TFR Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 167 th TFR Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 304-267-2944 or go to www.167tfrfcu.com

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Who we are

Who is providing this notice?

167th TFR Federal Credit Union

What we do

How does 167th TFR Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does 167th TFR Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan
- use your credit or debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *167th TFR Federal Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *167th TFR Federal Credit Union has no affiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *167th TFR Federal Credit Union has no affiliates*

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167TH OPEN HOUSE & ANNUAL MEETING

Cash
Giveaways,
Free Food &
Entertainment

Antique Car Show

SATURDAY, MAY 19TH

1:00 PM — 4:00 PM



Members only can register their car . There will be a \$10.00 registration fee with all proceeds going to **FAMILY READINESS**.



Ca\$h Prizes will be awarded to the top 2 cars with the most votes from our members.

If you are interested in putting your car in the show , please call RUBY AT 304-267-2944. No later then April 30th.

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MAIN OFFICE

1945 Edwin Miller Blvd.
Martinsburg, WV 25401

Drive Thru Hours

Monday - Friday
9:00am-5:00pm
Saturday
8:00am-12:00pm

Lobby Hours

Monday - Friday
9:00am-5:00pm
Phone 304-267-2944
Fax 304-267-9476
Audio 304-267-2399

SOUTH BERKELEY

304-263-0260

CLOSED Monday
Tuesday-Thurs
9:00am-5:00pm
Friday
9:00am-6:00pm
Saturday
9:00am-1:00pm

CORRESPONDENCE

P.O. Box 1897
Martinsburg, WV 25402-1897

SUPERVISORY COMMITTEE

P.O. Box 1677 Hedgesville, WV
25427

Air Time is published quarterly by 167th TFR Federal Credit Union, as a source of education and information to its members/owners and membership groups. The rates and information published herein are good as of January 1, 2012 and may be subject to change after that date. Contact a credit union employee for more information about rates, fees, and terms.