

Don't get hooked by Phishers!!

E mail and the Internet provide tremendous communications and making life easier. However, such tools have also brought new forms of scams. A popular form of scam designed to obtain your personal information is Phishing.

Phishing is an attempt to acquire sensitive information (passwords, account information, credit card numbers, etc) by masquerading as a trustworthy person or business in an electronic form such as email or instant message. Typically the message will include some type of warning or problem related to the recipient's account and requests the recipient to respond by following a link to a fraudulent web site or to an email address. These messages appear convincing copying the logo and even developing official-looking email addresses.

Here are some tips on how to avoid being trapped by Phishers:

- Be suspicious any email with urgent request for personal financial information
- Don't use the links in an email to get to any web page if you suspect the message might not be authentic.
- Avoid filling out of forms in email messages that ask for personal financial information. Communication such information via a secure website or the telephone.
- Always ensure that you're using a secure website when submitting credit card or other sensitive information.
- Always review your financial statements.

Important Stuff!!

HOLIDAY CLOSINGS: The credit union will be closed on the following holidays: Monday, September 4, 2006 (Labor Day).

ROUTING/ABA NUMBER: Our routing number is 271987237. Use this number for automated deposits/payments.

CHECK RE-PRESENTMENT: Checks payable to AFCU which are returned NSF will be re-presented electronically.

MORTGAGE DIVISION: For information on real estate loans call Al Vasquez at ELB Mortgage Service at 800-773-2777.

INSURANCE SERVICES: If you have received a letter regarding vehicle insurance for your credit union financed vehicle please have your insurance agent call: 800-523-6404.

INSURANCE DIVISION: The credit union offers various insurance services such as life, health, home and auto insurance in cooperation with CUNA Mutual and Liberty Mutual. Please call the following numbers for complete details.

Life, Accidental Death & Dismemberment 1-800-356-6006

Auto, Homeowners 1-888-380-9287

To opt out of future direct mail solicitations for insurance services please contact the credit union. These insurance products are not a deposit and are not insured by the NCUA or underwritten or guaranteed by Alliance Financial Credit Union.

LOST PASSPORT (ATM/DEBIT) CARD: Please call BOTH of the following numbers immediately to report a lost or stolen Passport (ATM/Debit) Card: 800-453-4270 AND 800-523-4175.

STAFF/BOARD MEMBERS: Aric Duncan, Mark Lenaway, Maya Melara, Xochitl Ramirez/George Lazewski, Pamela Mahn, Cedric Melton, Gregory Peters, Avis Rudner, Desiree Scully., Adolfo Benages, Craig Rutz..

CREDIT BUREAUS: Get annual credit reports for free! www.annualcreditreport.com or 877-322-8228