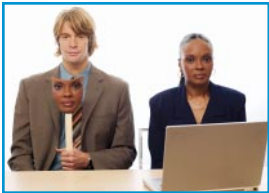


J U L Y 2 0 0 8



Identity Protection: Know The Latest Phishing Trends

Casually browsing the Internet for information? You probably don't need to worry much about identity protection. However, as soon as you visit a website where you need to log in or enter

personal data, it's time to pay attention. Information thieves spend a great deal of time and effort to link you to fake sites to gather your personal information.

According to security experts, most Internet users don't stumble across fraudulent sites by accident. Over the last year and a half, phishing messages have become much more sophisticated and specific to their recipients. Thieves are increasingly pulling information from social networking sites, where people are willing to disclose personal details, expecting that the site's privacy policy will protect them from hackers.

For example, if a phishing message is sent to recipients from what seems to be a particular bank, it's becoming more common that most of the recipients actually use that bank; the thieves are getting smarter. In addition, thieves build credibility by using secondary information in the email or text message, such as the recipient's home address or full name.

The latest security surveys estimate that one in every 99 emails sent to the corporate community is attempting identity theft of some description — the highest incidence ever recorded. Personal phishing is estimated to be occurring with similar frequency.

Three tips for avoiding phishing traps

- Take control of your online experience and be careful what you share on the Internet. Few sites have firewalls as powerful as financial institutions, and users consistently overestimate the level of their protection on non-financial sites.
- Always enter URLs yourself rather than clicking on links. When signing up for any online account, from bank accounts to online retailers, always open a new browser and type in the website address. Never disclose financial information at a site you linked to from elsewhere. And if a site form requests financial information, make absolutely sure that you are the one who initiated contact.
- Be aware, too, that emails or text messages that appear to come from your bank, ISP or payment site requesting personal information are never real. Legitimate companies will never email you and ask you for your account number or your Social Security Number. Their information technology staff knows that email is not a secure form of communication, so they wouldn't risk their own liability on a breach of your security. Anyone who requests personal information via email or via a linked website is trying to scam you.

If you ever receive a suspicious email or text message that seems to be from your Credit Union, please contact us immediately by phone. We are committed to working with law enforcement agencies to curtail the phishing epidemic, but even more important, we want to help you safeguard your identity. ■



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*APR=Annual Percentage Rate. 1% off applies to our published rates on New or Used auto loans closed by July 31, 2008. Some restrictions apply. Limited time offer subject to change.

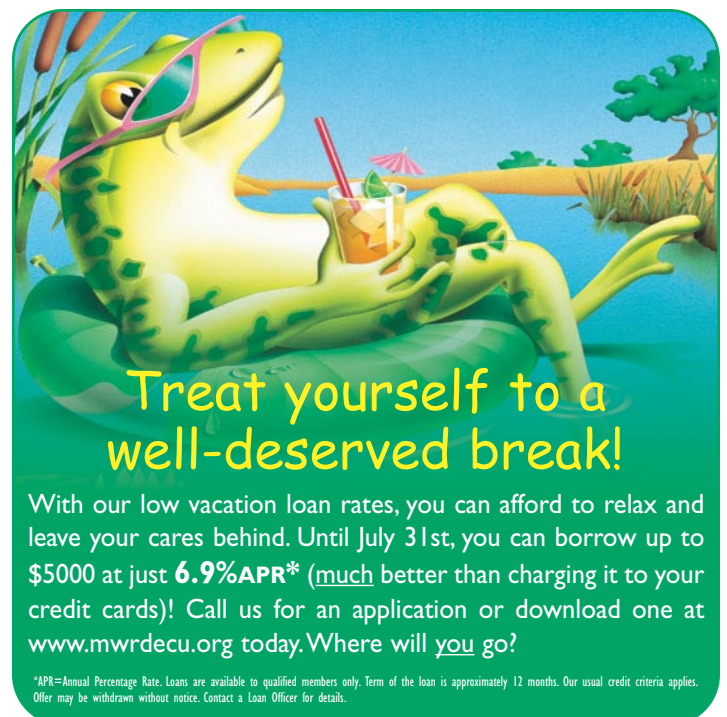
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REALLY Start Saving Today 16 Ways to Break the Paycheck-to-Paycheck Cycle

You've always meant to set up an emergency savings fund — the three months of living expenses experts say you should have. But there always seems to be a lack of funds to get started. There is no completely painless way to break the cycle, but below are ideas for lowering your everyday expenses. Some will be easier than others — start with those. If you commit to recording all your expenses for a month, you're likely to find several other "extras" you can eliminate. Open a basic savings account, and move to a high-yield account as soon as you have accumulated the minimum balance.

Phone Tips: Cancel all services you don't need on your landline (caller ID, call waiting, long distance, etc.) Or if you rely heavily on your cell phone, consider canceling your landline altogether. Make sure your cell phone "minutes" plan fits your actual usage. And to eliminate expensive 411 calls, program this free number into your phone: 800-GOOG-411

Money Management Tips: Compare your financial accounts to the same option at your Credit Union; other institutions typically charge higher fees. And make a conscious effort to avoid using credit or debit cards for consumables (things you eat or wear); studies show that you're more careful of what you're spending when you pay in cash. At work, if you're receiving a big tax refund this year, change your withholding allowance — the goal is to pay Uncle Sam nothing and receive nothing back; otherwise you're just loaning the government money on which you could be earning the interest.

Auto Tips: Dad probably annoyed you with this as a teenager, but it's true: if you plan your errands to avoid criss-crossing town, the fuel savings add up. Likewise, when you accelerate and brake gradually, carry only what you need in your car and/or trunk and keep your tires inflated to the recommended level, your car uses less fuel. And if you're idling your car for more than 5 minutes, you're getting 0 miles per gallon — so turn it off.

Food Tips: Check your newspaper (or the online version) often for restaurant specials; new restaurants and breakfast spots usually offer the best deals. For dramatic savings, bring your own thermos of coffee to work: \$8 for a pound of gourmet beans = 40 cups of coffee vs. \$8 (or more) for two mocha lattes. Ditto for bottled water or canned soda: grocery stores price it at 14-16 cents each, while vending machines charge 50-75 cents or more.

Entertainment Tips: Watch free movies and read free books by visiting your local library. Invite friends over for dinner — even if you serve high-end steaks, you'll spend about half of what you would at a restaurant. Playing cards or board games is interactive and fun, and can save you the cost of theater tickets.

Be sure to track your savings along the way — and deposit them into your account, rather than use them for other expenses. If you make your savings deposit automatic — as soon as you get your paycheck — you're more likely to adjust your spending accordingly. Talk to us today about direct deposit and payroll deduction — they make saving easy! ■

Credit Union Holidays

September 1

Labor Day

Remember, when our offices are closed, you can still access your accounts online at www.mwrdecu.org or via CU Talk at 312-751-5868.

Savings Rates

AS OF 07/1/2008

Description	Rate	Yield
3-Tiered Savings Rate:		
Balances under \$2,500	0.60%	0.602% APY*
Balances \$2,501-\$25,000	1.00%	1.005% APY*
Balances over \$25,000	1.40%	1.410% APY*
Certificates of Deposit:		
6-month	2.25%	2.275% APY*
12-month	2.25%	2.275% APY*

*APY=Annual Percentage Yield. All rates subject to change. * CDs are subject to penalty for early withdrawal.

Financing Rates

AS OF 07/1/2008

Description	Term	Rate	
Signature Loan (Unsecured)	up to 60 months	12.90% APR**	
Share Secured (100% secured by shares)	up to 60 months	2% over regular share dividend rate	
Auto Loans: NEW	36 months or less	4.75% APR**	
	37 to 48 months	5.50% APR**	
	49 to 60 months	6.25% APR**	
	61 to 72 months***	7.25% APR**	
	USED (yrs 2000 - 2001)	up to 24 months	6.50% APR**
(yrs 2002 - 2003)	up to 36 months	6.50% APR**	
(yrs 2004 - 2005)	up to 48 months	6.50% APR**	
(yrs 2006 - 2007)	up to 60 months	6.50% APR**	
Motorcycle Loan: NEW	36 months	6.00% APR**	
	48 months	7.00% APR**	
	60 months	8.00% APR**	
USED:	36 months	6.75% APR**	
	48 months	7.75% APR**	
	60 months	8.75% APR**	
Current Home Equity Line of Credit	10 year amortization	1/2 to 1% below Prime based on closing loan-to value	
NEW! FIXED RATE HOME EQUITY LOAN	80%LTV	10 years	8.00% APR**
	80%LTV	15 years	9.00% APR**
	100%LTV	10 years	8.50% APR**
	100%LTV	15 years	9.50% APR**
VISA®	First 12 months	2.90%APR**	
	Thereafter	8.9%, 12.9% or 16.9% based on credit history	
Mortgage Loans - Call Credit Union for current terms and lowest rates			

APR=Annual Percentage Rate. *See Loan Officer for details. All rates subject to change. Some rates quoted may be promotional rates and can be withdrawn at any time without notice. †Special on auto loan rates for a limited time, subject to change. See Loan Officer for details.

MWRD Employees Credit Union

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Stickney Office: (708) 588-3885

6001 W. Pershing Rd. (Cafeteria Level) • Stickney, IL 60804



Main Office:
M, T, Th, F 8:30am-4:00pm
W 8:30am-12:30pm
Stickney Office:
T, F 7:30am-3:30pm