

JULY 2011

Volume 11, Issue 3

Holyoke Community Federal Credit Union
Imperial Credit Union

Credit Union News

DEBIT CARD NOTES

Things to consider when using your Visa Debit Card:

- Be sure of the web site for internet transactions. Are they secure? Fraud happens everyday from hackers on unsecured web sites!
- Don't give your card information out unless you intend and are ready to be charged. Take notes: who you talked to, date and time, amount of transaction, confirmation #, etc...
- Cell phones are not secured, **don't use** for voice or online transactions.
- Be careful when loaning your card to friends and relatives. Will they use the same twenty thousand eight hundred fifty eight precautions?
- Check your account often. You are responsible for watching your account. Holyoke and Imperial Credit Unions offer free internet access to your account 24/7 through the Home Financial Services.

Did you know?

- When you swipe your card at the pump the merchant may hold funds up to \$75.00 for 2 to 3 days after they extracted the exact amount from your account. Paying inside will avoid this seven thousand six hundred sixty eight hold.
- Hotels/Motels, car rentals can also hold funds greater than the amount owed and not release them for 2 to 3 days.

What is a hold?

Merchants set aside the amount requested but have not withdrawn the amount from your account, however, neither can you.

Remember debit cards are withdrawn from your account directly. Always be sure what transactions you are doing; fraudsters are out there watching.



Janna Smith, Holyoke Credit Union Vocational Education Student, graduated from Haxtun High School in May. As Phillips County Fair Queen, Janna will be busy traveling to many events this summer. She will work throughout the summer as her schedule permits. Janna will attend Northeastern Junior College this fall and has some very interesting plans for her future. Please stop in and visit with Janna before she leaves. We will miss her smile and positive attitude as she heads off for college. **Good luck, Janna! We will miss you!**



Upcoming Holidays and Events

July 4th . . . Independence Day *Closed*
 September 5th . . . Labor Day *Closed*
 October 10th . . . Columbus Day *Closed*



Days of Interest

Phillips County Fair Week
 July 27th—31st
 Chase County Fair Week
 August 14th—21st

**Holyoke Community
Federal Credit Union**

101 W. Denver
Holyoke, CO 80734
Phone: 970-854-3109
Fax: 970-854-3726
www.hcfcu.org
Automated Teller:
1-800-204-6855
Office Hours: 8am—5pm
Monday—Friday
24 Hour ATM



**Retirement Planning:
IRAs for Every Stage of Life.**

IRAs are one of the most valuable savings tools available today. More people than ever before are able to contribute to IRAs and benefit from the great tax advantages. So regardless of what stage of life you're in, an IRA at Holyoke Community Federal Credit Union is a solid three thousand two hundred twenty eight investment.

Starting your career – As you start your career, start building your retirement plan. A Roth IRA can provide you with tax-free withdrawals when you retire.

Planning as a couple – We can help both you and your spouse start IRAs. If you both qualify, you can both contribute to an IRA.

Flexibility for a growing family – Your IRA investment can be used for a first-time home purchase or qualified educational expenses.

Securing your retirement – If you're nearing retirement or even if you're already retired, know that your IRA is safe and secure at your credit union. Contribute up to the annual maximum and take advantage of catch-up contributions as an added bonus, if you are age 50 or older.

See what an IRA at HCFCU can do for you. Call one of our IRA specialists today at Holyoke 970-854-3109 or Imperial 308-882-6633.

No one located their number last quarter in our newsletter. Remember, as you are reading your newsletter, to look for the hidden account numbers spelled out. One of them might be yours! If you find your account number, call us at the Credit Union. It is worth \$80.86.

**Imperial Community
Federal Credit Union**

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Automated Teller:
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FOURTH OF JULY FUN

F	G	Y	B	E	O	P	O	P	S	Y	A	Y	L	I	A	M	E	R	I	C													
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