

members' plus extra



NEWS 4 YOU

Free Money For College

We are pleased to offer \$4,000 in scholarships to current members of Plus4 that will be attending college in the 2007 - 2008 school year. One \$1000 and six \$500 scholarships will be awarded.

Scholarship applications are available for download from our website, or you may stop in to any branch office and ask for a copy. Applications are due back to Plus4 on or before July 31st. Winners will be announced in the next newsletter and on our website.

If you know of anyone who will be attending college, tell them about the benefits of Plus4 Credit Union. They can qualify for the scholarship program by opening a share/savings account. A \$5 deposit is all you need to begin your savings journey with Plus4.

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ATM & Debit Card Safety Tips

ATM and Debit Cards have made the way we bank more convenient than ever. But this convenience can also pose risks in the form of personal safety, theft and fraud. When you use your cards you should treat them with the same care you would for cash.

Exercise care when using your cards and follow these rules:

Guard your PIN number - Never give out your PIN number or write it down. Be aware of your surroundings and make sure no one is looking when you enter your PIN.

Check out the environment when you use an ATM - Avoid facilities in dark or remote places and make sure there are no by-standers loitering in the area. When using a drive-up ATM, keep windows and doors locked and stay observant while your transaction is processing.

Examine the ATM before you use it - Never enter your PIN into a machine that looks altered or appears to have something attached to it. If your card does not slide easily into the slot, you should not use it.

Check your account frequently - This is important, especially if you use your card a lot, because you can keep a close eye on your transactions and you will be able to report any fraudulent activity as soon as it happens.

Report lost or stolen cards immediately - Keep track of your ATM and debit card numbers and call us at 713-970-6200 or 800-621-6752 during credit union hours or call 800-543-5073 after hours or on weekends.

There's A Whole Lotto Scamming Going On...

Have you recently received a letter in the mail or an email that you have just won a whole lot of money in a foreign lottery that you don't remember entering? How about winning a national sweepstakes of over a million dollars and all you have to do to collect your money is send in a check or money order for \$19.99? Yes, it would be nice, but if you fall victim to any of these scams, you will be paying the price.

These types of fraudulent scams cost innocent people thousands of dollars every year. Although it may be tempting, do some research before you think about sending money or cashing a check you may receive. Otherwise, you will be responsible for the amount when the check is returned.

There are many websites that can help you research current scams. One of these sites is Scamclub.com. On this site, you can search for the letter or email that you received to find out if it is legitimate or a scam. You can read what others have received as well. For example, a person from New Hampshire posted a letter they received from American Prize Reports, out of Farmingdale, NY. She received a notice of "winning" a national sweepstakes for \$1.9 million dollars and was requested to send back a check or money order for \$19.99 to "activate" the award. She sent her money in and never received any compensation. The contact information they left was not legitimate either.

Please be wary of the scams that are out there. The Internet is a great place to research these scams. And remember, if it sounds too good to be true, it probably is.

Website Notice:

The Houstonpostalcu.org domain is no longer re-directing to Plus4cu.org. If you have been using the old website to get to the new one or if you have been using a link or shortcut, it will no longer work. Please update your links and shortcuts to www.plus4cu.org.



The Right Choice

With dozens of financial institutions to choose from, Elton Lee, a member of Plus4 Credit Union for over half a century, talks about why a \$500 loan made him a loyal customer for life.

By Sharyn Alden

Just like 'location, location, location,' means everything if you're in real estate and selling property, the words 'service, service, and more service,' can spell all the difference between building relationships and losing customers in the competitive arena of financial services.

Houston resident Elton Lee knows all about personal service. He said, "When customers feel like they are valued members of an organization, it's just natural that they would want to keep doing business with the same organization."

He has been doing business with Plus4 Credit Union for 52 years and recently said he has no intention of switching.

Lee, who retired in 1982 after 31 years as a letter carrier, has never let go of his feeling of gratefulness for a \$500 loan he received from Plus4 Credit Union, formerly Houston Postal Credit Union, decades ago.

The credit union recently learned of his appreciation for that loan in a very public way.

A history of loyalty

Lee, 79, said he attended the credit union's last annual meeting because it sounded like a gala event. "In addition to the annual meeting, it was an open house to show members the new Alameda-Genoa branch of the credit union." In the boardroom, Lee listened attentively to reports being read and questions from new members. And then, with no provocation or prior intention, he stood up and 'spoke his mind.'

After listening to a few questions from people who had far less customer service history than he did, he couldn't sit still. "That's when I told the group how I know first-hand that the individual credit union member is important. I told them how much it had meant to me to have received a small personal loan when a big bank turned me down."

Years ago Lee needed \$500 to help his son buy a car. "He had just gotten out of the military and I wanted to help him buy a used Volkswagen," he said. Lee pointed out that he didn't have much of a need for financial services years ago and he still doesn't, although he has bought several cars that he has financed through the credit union. While he has a checking and savings accounts, he admits he's not a "big customer" in terms of wealth.

"Every nickel I have is in the credit union. It's my only financial institution, and I'm loyal to them for what they've done for me."

Lee is proud of the small number on his checking account, proving he's been a customer for a long time. Just like other financial institutions, his credit union has grown over the years and offers many more services than it did 52 years ago. "It's their personal service that makes the big difference to me," he simply said. "I have confidence that they'll be around for another 52 years."

Plus4 Locations

www.plus4cu.org

Member Services
(713)970-6200

Toll-Free
800-621-6752

24 Hour Teller & Loan by Phone
(713) 970-6200

Alameda Genoa Office
9998 Alameda Genoa Rd.
Houston, TX 77075

Long Drive Office
6055 South Loop East
Houston, TX 77087

Downtown Office
401 Franklin Street
Houston, TX 77002

North Houston Office
4600 Aldine-Bender Rd., Rm. 239
Houston, TX 77032

Credit Union Service Centers
Learn where Credit Union Service Centers are in Houston by visiting www.creditunion.net

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Job Change?

Don't Ignore Your Retirement Plan Dollars.

A message from First Class Financial Services

It is probably one of your biggest assets. Don't ignore it. People change jobs all the time, but many forget some important details -- like their retirement plan money and leave it in their old employer's sponsored pension or 401(k) plan.

Could this be you? If so, you really owe it to your future to consider where to put the retirement assets you've worked so hard to build up. The wrong move could cost you thousands and greatly affect the quality of your retirement years. One option is to consider moving over any retirement plans from a former employers into an IRA.

Benefits Include:

1. Simplicity - Consolidate your retirement assets into one IRA. It will simplify your record keeping and give you a better picture of your overall portfolio.

2. Eliminate Investment Overlap - Having several accounts can have you holding many of the same type of investments in each account, and cause you to be out of balance for your set of financial circumstances.

3. Wider Array of Investment Choices - It is very common for employer plans to have only a few investment options. Rolling assets into an IRA will literally give you thousands of investment choices.

4. Roth Conversions - Once your plan is rolled into a Traditional IRA, you may be able to convert it to a Roth IRA. You can only convert to a Roth IRA if your income does not exceed \$100,000 and you file a joint return if married.

5. Beneficiary Distribution Options - Many employer plans have very limited and rigid beneficiary distribution options, especially for non-spouse beneficiaries. Rolling your assets into an IRA offers many additional flexible distribution pay out options, such as the "Stretch IRA" (paying out the death proceeds over multiple generations of beneficiaries).

For more information about IRAs, please contact **Veronica Estrada, the 1st Class Financial Representative** serving the members of Plus4 Credit Union at 713-970-6252.

Representatives are registered, securities are sold, and investment advisory services are offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Help Us Meet Our Goals!

Plus4 Credit Union sponsors fundraisers throughout the year to support various causes. We hope you will stop by and support our fundraising efforts.

Diploma Card Sale - This fundraiser supports the Plus4 Scholarship Fund, offering scholarships to members of Plus4. For \$1 donation, we'll hang a diploma up in your name. Runs through July 31st at all branches.

Chocolate Sale - Our annual candy sale supports the fundraising efforts of the Texas Chapter of Credit Unions. Stop by to purchase World's Finest Chocolate Covered Almonds and Bars for \$2. Sale ends August 15th.

Entertainment Book Sale - \$20 will get you a book packed with coupons from local restaurants, movie theaters, and sporting events. Sale runs August 10th - December 4, 2007.