

members' plus extra



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ATM & Debit Card Safety Tips

We have seen an increase in fraudulent activity lately-everything from stolen checks to complete identity theft.

Identity theft is the hi-tech crime of the new millennium. In fact, you don't even see the perpetrator. It's all done online, through the mail, and over the telephone. The results can be devastating- loss of privacy, theft of money, and difficulty in regaining your good financial standing.

Keep your PIN a secret

ATM transaction and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

Make sure your Internet shopping sites are secure

Look for secure transaction symbols when shopping online to ensure your account information is protected. Always log off from

any site after you make a purchase. If you can't log off, shut down your browser to prevent unauthorized access to your account information.

Look for fraudulent devices attached to an ATM

If the ATM appears to have any attachments or alterations to the keypad or card slot, do not use that terminal. If possible, report the problem to the ATM operator and to your financial institution.

Make it a habit of reviewing your account statements for unauthorized transactions

Review all your account statements from your financial institution and report any errors you believe may be unauthorized as soon as possible to your financial institution. Prompt notification will limit your potential liability.

Do not disclose information about your card over the telephone

No individual or company needs to know your PIN, not even your financial institution. If you perform a transaction over the telephone using your ATM or debit card, never disclose your PIN number.

Sizzlin Hot Summer Loan

We're offering Summer loans to help you kick start your summer. With competitive rates, we can help you get on your way to that summer getaway or afford those seasonal expenses. Applying

is fast and easy, go to www.plus4cu.org or by phone at 713.970.6200. You will receive affordable payments and flexible payment terms. You can borrow for any reason, including:

- College Tuition
- Bill Consolidation
- Home Improvement
- And much more!

Money Management Workshops

You still have a chance to take control of your finances by signing up for one of the two classes left. Topics covered in the workshop will be:

- Educating yourself about money
- Establishing financial goals
- Creating a budget
- What has an impact on your credit
- Controlling debt
- Taking advantage of compound interest
- Creating a savings plan
- Protecting your wealth

All workshops are held at Plus4's Alameda Genoa location at 9998 Alameda Genoa.

An Uncommon Story of A Member

Sue DeHaven, Vice President of Retail Services with Plus4 Credit Union, is an icon in the world of humanitarian relationships.

Sharyn Alden

Sue DeHaven, Vice President of Retail Services with Plus4 Credit Union, remembers the first time she met Bob and Gerta.

"It was 1972 when I was employed with First City National Bank," DeHaven says. "We first corresponded when they were living in Europe."

The couple had kept a bank account in Houston for a number of years when they were living in Europe. Bob was from New York and Gerta is from Germany. In Houston, the couple came into the bank often, and a friendship with DeHaven started to develop. It was also fostered by the fact that the bank was enthusiastic about entertaining customers. So the banker began taking her clients out to lunch, thinking nothing more of it at the time.

But deep friendships have interesting ways of developing when you least expect it. While some relationships develop outside the workplace between clients and employees, the seeds for this special friendship were deeply cultivated when the couple, along with

DeHaven and her husband, began spending more time together.

"Our friendship just started growing, and eventually the four of us were together quite a bit over the years. We simply enjoyed each other's company."

No one saw it coming but the foursome's get together came to an end in 1982. Bob developed cancer, and since he knew Gerta would be unfamiliar with funerals in the U.S. he asked DeHaven for help.

Five years after Bob died, Gerta developed Dementia. DeHaven has never wavered in her efforts to help her friend. Today's friendship between Gerta and DeHaven is far different than what it was in 1972, but a friendship just the same.

DeHaven, who has been in banking for 30 years and 15 years with Plus4 Credit Union, but in a characteristic understatement, DeHaven notes, "I have always enjoyed helping people and getting involved when help is needed."

Plus4 Locations

www.plus4cu.org

Member Services
(713) 970-6200

Toll-Free
800-621-6752

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

Almeda Genoa Office
9998 Almeda Genoa Rd.
Houston, TX 77075-2416

Long Drive Office
6055 South Loop East
Houston, TX 77087-1005

Downtown Office
401 Franklin Street
Houston, TX 77001-0222

North Houston Office
4600 Aldine-Bender Rd., Rm. 239
Houston, TX 77032-4103

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

Need College Money?

Plus4 is pleased to offer \$4,000 in scholarships to current members of Plus4 that will be attending college in the 2008-2009 school year. One \$1,000 and six \$500 scholarships will be awarded.

Scholarship applications are available for download at www.plus4cu.org or you may stop by any of our branch locations. Applications are due back to Plus4 on or before July 31, 2008. Winners will be announced in the next newsletter and also on the website.

Hurricane season is here, are you prepared?

Hurricanes can shatter lives as well as damage property.

Take an inventory of your personal property

Make a detailed list of your possessions and back it up with photos or videotape. Keep one copy in your home and another in a location where it won't be damaged in a storm. Your inventory will help with insurance claims and tax deductions for losses not covered by insurance.

When a watch is issued

There are a number of things you should have ready in case a hurricane watch is issued. First, decide what supplies you might need in an emergency and keep a list handy. Purchase what you can in advance, such as plywood for boarding up windows, before the stores run out of supplies. You may want to

have a bag set aside with some provisions for example, an emergency kit that includes a three-day supply of drinking water; food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools and a flashlight. Jot down the name and phone number of your insurance company and agent and keep this information handy in your wallet or purse.

You should also have:

- A cell phone with a charged battery to call for help in case of emergency
- Extra batteries
- Candles or lamps with fuel, matches
- A full tank of gasoline
- Materials for emergency home repairs
- Prescription drugs
- For insurance purposes, keep all receipts for temporary repairs.

If you remain at home

- If you don't need to relocate, stay indoors. Don't go out during the brief calm when the eye of the storm passes over. Wind speeds can increase dramatically in seconds.
- Stay away from windows and glass doors and move furniture away from exposed doors and windows.
- Stay on the downwind side of the house. If your home has an "inside" room, stay there during the height of the hurricane.
- Keep the radio or television tuned for information from official sources.
- Without taking any unnecessary risks, protect your property from damage. Making temporary repairs can reduce your losses.