

members' plus extra



NEWS 4 YOU

Free Money For College

Plus4 is offering \$4000 in scholarship money to high school seniors and current college students for the 2006-2007 school year. For more information visit our website at www.plus4cu.org and click on download Plus4's 2006 Scholarship Application Now! Or visit any of our offices to pick up an application.

Hurry, the deadline for submitting applications is Monday, July 31, 2006.

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plus4
Credit Union
count on it.

Five Tips to Prepare for a Disaster

Hurricane Katrina has taught the whole nation about the power and fury of nature. However, it has also taught us valuable lessons on what we should each do on an individual level to prepare for an evacuation and/or natural disaster of any type. By following these five tips, you can help improve the security of your information and protect yourself against the threat of identity theft during a time when you are most vulnerable.

1 Minimize Documents Kept in the Home

If you don't need documents, get rid of them. There is usually no need to keep 5 years worth of cell phone bills or a decade worth of bank statements. Weed through the documents you are storing and ascertain why and how long you really need to keep them. All unnecessary documents should be destroyed. Should you need to evacuate in a hurry, you won't be able to grab them all anyway, leaving you exposed to looters, and identity thieves.

2 Always Keep Cash on Hand

While most of America has migrated to using plastic (Debit or Credit) it doesn't hurt to have some cash on hand in the case of an emergency. Obviously the more money the better, however, be aware that the more money you do have the more you are at risk for old fashioned burglary and theft. So be smart about it.

3 E-mail Yourself Important Information

Though many people don't think about this, E-mailing yourself with important information, like prescription information, contact numbers for friends and family, financial institutions, pharmacies, etc, is a good way to store that information without having to carry it with you. Many E-mail providers such as Hotmail, Yahoo, Google and others offer free web accessible E-mail accounts.

4 Carry Essential Cards in a Small Wallet

It is important for portability reasons that you carry your most important cards in a small wallet that you can fit into your pocket. Many victims of Katrina had their cards in a purse and many of those that were airlifted or water rescued to safety were forced to leave their purses behind. Even worse were those who had their purses stolen from them by other desperate individuals.

5 Check the Credentials of Aid Workers

If relocated or receiving aid, it is extremely important that you check the credentials of the aid workers that you are sharing information with. It is extremely important that you check their identification, that you only share information with aid workers that are set up in a tent or other location and not with individuals that look to be roaming the area.



Free Online Bill Pay No Stamps To Buy No Checks To Write More Time To Shop Online

Effective August 1, 2006 Plus4 will offer free online Bill Pay Service. Free online bill pay helps you save money and get back some of that precious thing we all need more of... time.

Free online bill pay allows you to:

- View, track, and pay all your bills at once from a single, simple to use site.
- Control which bills get paid and when, so you avoid late fees.
- Schedule one-time or recurring payments
- Manage your money 24/7 by accessing or printing transaction histories, payment information and pending balances.

LIFE IS GOOD

Best of all it saves you time and money. And it takes just a few minutes to sign up.

Life is good with free online bill pay.

Sign up for FREE bill pay today!

1. Go to www.plus4cu.org, and login to "e-Access24 Online Banking. Click "Bill Payment"
2. Click the "click here to sign up for Bill Payment"
3. Fill out the bill payment registration form completely. Click "continue"
4. Review the terms and conditions. Click "submit".
5. Within 3 days, you will receive an email indicating you can login to Bill Pay.

Financial Fitness

Shape Up With These Smart Money Seminars

Plus4 engages in an ongoing effort to produce and make available to our members information that will contribute to their financial well-being. Refreshments and door prize drawings will be available for all who attend. The following complimentary seminars will be held this quarter:

Financial Fitness Seminar

Saturday, August 12th – 10:00am RSVP to 713-970-6280

Alameda Genoa Branch

Topics to be covered: Investing For Your Future, Debt Management, Legal Wills and Trusts, Identity Theft & Phishing.

Home Buying Seminar

Saturday, September 9th – 10am

Alameda Genoa Branch

This seminar will be conducted in both English and Spanish

Car Buying Seminar

Saturday, October 14th – 10am RSVP to 713-970-6280

Alameda Genoa Branch

This seminar will be conducted in both English and Spanish

Please mark your calendars. If you have any questions, please contact our office.

Fraud is on the Rise

We have seen an increase in fraudulent activity lately – everything from stolen checks to complete identity theft. Here are some ways to protect yourself:

- Be careful giving out your debit card number
- Be on the lookout for any unusual attachments to an ATM
- Don't leave your bank receipts lying around. Those receipts have all your account information on them. You can hand the receipt back to the teller and we will shred it for you.
- If someone does steal your cards or checks, report theft immediately. The thief will use your information as fast as possible – trying to beat you reporting the missing items.

Identity theft is the hi-tech crime of the new millennium. Nobody mugs you or holds you at gunpoint. 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.

The perpetrators accomplish identity theft by intercepting mail, sending fraudulent emails and/or making phone calls – all attempting to get your social security number, your credit card numbers, or other numbers that identify you as a unique individual. They then attempt to empty your account and/or set up new ones to buy goods or services with you footing the bill.

Here are a few tactics to help you avoid identify theft:

- Deposit outgoing mail at the post office and promptly remove mail from your mailbox after delivery – never leave mail in your mailbox overnight or on weekends.
- Shred or tear unwanted documents that contain personal information before discarding them in the trash.
- Order and thoroughly review copies of your credit report from at least one of the major credit reporting agencies annually.
- Never give personal identifying information over the telephone or the Internet unless you initiated the contact.
- Don't let anyone "shoulder surf" you at ATM's or when using your debit card with your PIN. If you sense someone is watching you, cancel the transaction immediately and leave.

Be smart – you earned your money the hard way. Don't let the thieves have easy access to your cash or your identity.



Plus4 Locations

Web Site

www.plus4cu.org

Phone Numbers

Main (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

Lobby Hours

Mon-Fri: 9 am – 5 pm
Sat: 9 am – 2 pm

Drive Through Hours

Mon-Fri: 7 am – 7 pm
Sat: 7 am – 2 pm

Long Drive Office

6055 South Loop East
Houston, TX 77087

Lobby Hours

Mon-Thurs: 9 am – 5 pm
Fri: 9 am – 6 pm

Drive Through Hours

Mon-Thurs: 8 am – 5 pm
Fri: 7 am – 6 pm
Sat: 9 am – 1 pm

Downtown Branch

401 Franklin Street
Houston, TX 77201

Lobby Hours

Mon-Thurs: 7 am – 3 pm
Fri: 7 am – 4 pm

North Houston Office

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

Lobby Hours

Mon-Thurs: 7 am – 3 pm
Fri: 7 am – 4 pm

Credit Union Service Centers

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

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