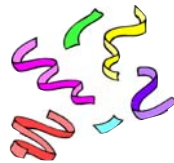


*May the dawning of this New Year fill your heart with new hopes, open up new horizons and bring for you promises of brighter tomorrows.*

*May you have a great New Year.*



*San Tan Credit Union*



San Tan Credit Union revises our fee schedule periodically. Effective December 14, 2009 the following changes were made:

<i>Fee Description</i>	<i>New Fee</i>
<b>Insufficient Funds Check/EFT</b>	\$30
<b>Dormant Account</b>	\$5
<b>Excessive Withdrawals from Smart Money</b>	\$5
<b>Hand Posting</b>	\$5

# HATS, HORNS, and NEW YEAR'S RESOLUTIONS

Your credit union offers low-fee options for all your financial needs. One study pegs the member benefit at about \$240 a year per household, or \$10.9 billion\* a year for all members.

Keep more of your money in the New Year. Talk to us about switching all your accounts to the credit union, where you'll pay lower fees and lower interest rates to borrow, and earn more on savings.

**That calls for hats and horns!**

## Help Your Family Save Money

Did you know that the typical family spends close to \$2,500 every year on utilities such as water, heat, air conditioning, and electricity?

The U.S. Department of Energy says a lot of that money is spent on wasted energy. And if you help your family save energy, there may be more money to spend on things like fun vacations, pizza, and shopping.

These small things can make a difference, especially if you do them every day:

- \* Turn off the lights if you're the last to leave a room.
- \* Make sure faucets aren't dripping when you turn them off. Just one day of dripping can add \$2.50 to the month's bill.

- \* Shower instead of taking baths and limit your showering time.
- \* Know what you want before you open the refrigerator door--looking while the door is open will make it run longer.
- \* Microwave your lunch--it requires less energy than using the stove.
- \* Close doors and windows when the air conditioning or heat is on.
- \* Use cold water rather than hot water, whenever possible.
- \* Put dirty clothes in the laundry--but only if they're dirty. If your clothes are just wrinkled, re-washing them is wasting energy.

# Stay a Step Ahead of Fake Check Scams

Maybe you receive a letter stating you've won a foreign lottery but must wire back part of the enclosed check to pay taxes. Maybe someone offers to buy your online auction item but writes a check for more than the purchase price, asking you to wire back the difference. Or maybe you are offered a mystery shopping opportunity in which you make purchases with money from a provided check and then wire back the rest.

Whatever the pitch, don't be fooled. The check is fake, and it's a scam.

It works like this: The crook sends you a check, and makes up a reason for you to deposit it and wire some of the money back—such as paying fees on a sweepstakes you've won or returning the excess from a check for which they "accidentally" wrote the wrong amount. The checks look real, and often are printed with the names and contact information of actual financial institutions.

If you do as the scammer asks, it can take weeks for the fake check to be discovered—and when it is, *you* are responsible for paying back the lost amount.

Follow these tips to protect yourself from a fake check scam:

\* Discard any offer that asks you to pay to claim a prize. A legitimate lottery would never ask you to pay for taxes, fees, or anything else—if you actually won, you would pay those taxes to the government.

\* Instead of a check, consider using an online payment service or escrow service you trust to accept payment for online auction or classified items. These services often have built-in fraud prevention measures to protect both buyers and sellers.

\* If you do accept a check, request one from a financial institution with a local

branch so you can stop in to verify that the check is valid. If that's not an option, call the financial institution the check came from—but do not use the contact information on the check. Find a phone number from the financial institution's Web site or directory assistance instead.

\* Throw away any offer that asks you to cash checks and wire money back as a mystery shopper or work-from-home employee. No legitimate employer would work this way.

If you have a check that makes you suspicious, consult the professionals at San Tan Credit Union before cashing or depositing it.

## New Year Edition



The first members to contact San Tan CU by phone on or after 1/6/10 with the correct answer to any of our trivia questions wins!\*

**Entry Level (worth \$15):** Who was the Scottish poet who wrote the words to "Auld Lang Syne"?

**Masters Level (worth \$35):** Under which calendar is New Year's Day January 1?

**Doctorate Level (worth \$50):** In the Middle Ages most European countries used the Julian calendar, so they observed New Year's Day when?

\*each member may only win once per calendar year.  
Employees and volunteers of STCU are not eligible to win.



78 W Ray Road Suite 1  
Chandler, AZ 85225

Phone: (480)963-5661  
Fax (480) 963-3574  
Agnes (480) 821-4001

We're on the Web!  
Check your account balance at  
[www.santancu.org](http://www.santancu.org)

