



# MSA EMPLOYEES FEDERAL CREDIT UNION

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Summer Newsletter  
July 2008

## TIPS TO HELP SAVE MONEY ON GAS

### Holiday

### Closings

<i>Labor Day</i>	Monday, September 1
<i>Thanksgiving</i>	Thursday & Friday November 27 & 28
<i>Christmas</i> Half day:	Wednesday December 24
Closed:	Thursday December 25

Does the price of gas have you wondering how you are going to afford to keep filling up your tank?

#### Read these tips:

Keep Your Vehicle Maintained: If you keep it maintained, your vehicle will run smoother and use less gas. Regular maintenance such as changing the oil and air filter will help your vehicle be more fuel efficient.

Start and Stop Slowly: Accelerating and braking quickly is bad for fuel economy. Start out gently and try to reduce the use of your brakes when possible.

Stop "Topping Off": If you fill your gas tank to the very top, you are just wasting gas because most of the "extra" gas just ends up spilling.

Roll Your Windows Up On the Highway: Most people think that turning the air conditioner off and rolling the windows down on the highway is saving gas. It actually creates a strong drag when driving fast which is worse for your fuel economy. Turn the air-conditioner off when driving slowly around town and roll the windows up on the highway.



**Dollars and Sense**

### 90 Day Vehicle Loan

Special:

6.25%



90 Day Home

Equity Loan  
Special:

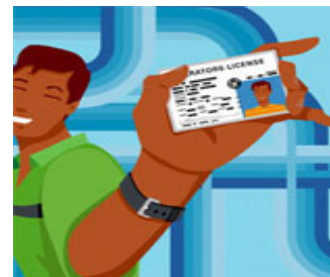
5 year: 6.25%

10 year: 6.75%



## WE NEED YOUR ID

To protect your identification and your account, we can now scan your drivers license. The next time you come to one of our offices, please bring your drivers license or photo ID and we will scan it into our system. It only takes a second to add protection to your account.



# Green Banking—Help Save the Environment

If every U.S. household stopped receiving paper bills and statements, 687,000 tons of paper would be saved every year – enough to circle the Earth 239 times!!

To make the Earth Greener:

1. Turn off paper statements.
2. Switch to direct deposit.
3. Start using online banking.

If you turn off your paper statements, this is the easiest and most widely available way to make an immediate, substantial impact on your carbon footprint and lower your risk of identity fraud.

If you switch to Direct Deposit, you cut off the paper trail that goes along with depositing paychecks and your money is usually available quicker than when you would receive a paper check.

With the rising cost of postage and identity fraud, the use of Online Banking is the way to go. This is a convenient and quick way to manage your account and pay bills on line.

Remember, the MSA Employees Federal Credit Union offers both Online Bill Pay and E-Statements free of charge to you. If you don't already have these or direct deposit, contact one of our branches and sign up now. Protect yourself and the environment.



Sign up for E-Statements Today!!



## Spring cleaning? Prevent Id Theft

When to shred:

Canceled checks can be destroyed after one year. Canceled checks that support tax returns should be kept for seven years. Keep indefinitely canceled checks and receipts related to home purchases, renovations or improvements, and non-deductible contributions to an Individual Retirement Account.

Credit Card and Bank account statements with no tax or other long-term significance can be destroyed after one year, otherwise keep for seven years.

Paycheck stubs can be shredded yearly after the income has been reconciled with the W-2 form.

Monthly bills should be shredded the year after being received by the consumer.

Investors should retain documentation of a purchase or sale for as long as they own the investment and then seven years beyond that time

Credit, debit and ATM receipts should be saved until the transaction appears on a statement and is verified

**MSA EMPLOYEES F.C.U.**

PICNIC DRAWING 2008

**WINNERS**  
 \$100:CHUCK BRAILL  
 \$50:BRYAN JONES  
 \$25:JASON DELEEL

IDLEWILD PARK  
 JUNE 7, 2008

## CHANGE OF ADDRESS FORM

NAME \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

OLD ADDRESS \_\_\_\_\_

NEW ADDRESS \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

PLEASE FILL OUT THIS FORM WHEN YOU MOVE AND SEND TO THE CREDIT UNION AS SOON AS POSSIBLE. (MSA EMPLOYEES FCU, 121 GAMMA DRIVE, PITTSBURGH, PA 15238)

