



MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY
724-776-8689
CRANBERRY@MSAFCU.COM

RIDC
412-967-3123
RIDC@MSAFCU.COM
NCUA INSURED UP TO \$ 100,000.00

MURRYSVILLE
724-733-9141
MURRYSVILLE@MSAFCU.COM



Fall Newsletter

October 2008

Holiday Closings

Thanksgiving

*Thursday & Friday
November 27 & 28*

*Christmas
Half day:*

*Wednesday
December 24
Thursday
December 25*

Closed:

New Years

*Wednesday,
Thursday,
Friday
December 31
January 1, 2*

Credit Unions Continue to Thrive!

The past few weeks have been turbulent for financial markets and financial services companies. In the wake of federal bailouts of mortgage giants Fannie Mae and Freddie Mac; banking and securities firm Lehman Brothers; and insurance giant AIG, the good news is that Pennsylvania Credit Unions continue to provide a safe haven for consumers seeking to put their savings or to borrow for personal, car, or home equity loans.



All deposits in Pennsylvania Credit Unions are federally insured up to at least \$100,000 by the National Credit Union Administration. Deposit insurance coverage for credit unions is the same as FDIC insurance for banks. In addition, Pennsylvania's Credit Unions are extremely well capitalized at 11.7 percent, well above the federal regulatory requirement of 7 percent.

Any questions about your accounts here at the MSA Employees FCU, feel free to contact one of our offices. We are financially sound and secure. You can check your accounts through the VRU, Home Banking, and by viewing your E-statement.

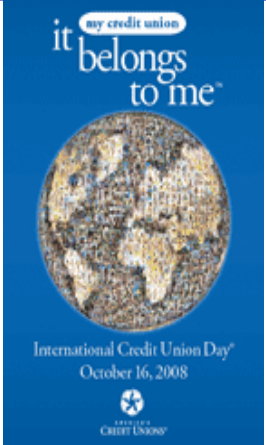
MY CREDIT UNION: "IT BELONGS TO ME"

More than 170 million members in 97 countries belong to thousands of credit unions just like ours. If you have a family member or MSA friend that is not a member and would like to be a member, just encourage them join and be a part of our family and enjoy our many benefits today.

Come join us for CREDIT UNION DAY :

THURSDAY, OCTOBER 16, 2008

COOKIES, PRIZES!!!!



VISA GIFT CARDS

• GET THEM FOR ALL YOUR HOLIDAY NEEDS!!

Protect Yourself from Identity Theft

Identity Theft can happen to anyone at anytime, but if you understand how these criminals work, then you can protect yourself from becoming a victim.

“Phishing” is when criminals try to obtain important financial information from you by creating a fake web site or email solicitation in order to drain your accounts or charge items to your credit cards. In some instances, they may even obtain enough confidential information to take out a loan or obtain

a driver’s license in your name!

Here are some steps to protect yourself...

1. If you receive an unsolicited request for personal information, do NOT give it out.
2. Contact your financial institution if you think the request for information is legitimate.
3. Do not provide passwords by phone or Internet.
4. Make sure you frequently review your account state-

ments and online banking activity.

If you become a victim of Identity theft...

–Immediately contact your financial institution and inform the personnel.

–If you feel that you have disclosed important personal information to a “phisher,” make sure you also contact a credit bureau and discuss your situation to see of a fraud alert should be placed on your account.



Holiday Club Money will be deposited into Share Accounts and be available Friday, October 3, 2008

ONLINE BANKING—BILL PAY—E-STATEMENTS

Are you signed up to manage and view your accounts anytime day or night?

Our **free, secure** Online banking services make it easy to check your account balances, transfer money, pay your bills

and much more—all from the comfort of your home or office computer.

If you need to be signed up for one of these services, just contact one of our offices and enjoy the luxury and freedom

of Online banking like so many others. Any questions...don’t hesitate to ask!!

Visit our website at www.msafcu.com to see everything we offer.



View your accounts and pay bills 24 hours a day!!

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)

