



# MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY  
724-776-8689  
CRANBERRY@MSAFUCU.COM

RIDC  
412-967-3123  
RIDC@MSAFUCU.COM  
NCUA INSURED UP TO \$ 250,000.00

MURRYSVILLE  
724-733-9141  
MURRYSVILLE@MSAFUCU.COM



Spring Newsletter

April 2010

## Holiday Closings

*Memorial Day* Monday  
May 31

*Fourth Of July* Monday  
July 5

*Labor Day* Monday  
September 6

## Ways To Protect Your Identity

1. Avoid carrying all your plastic cards, Social Security number, birth certificate or passport. Carry only those cards you will be using and other necessary identification.
2. Do not write your password or PIN on your card or carry it with you. MEMORIZE IT!
3. When shopping on the Internet, buy from recognizable, reputable businesses. Also, make sure you are shopping in a "secure" environment on their website. You can tell by noticing a small lock icon appearing in the status bar of your browser.
4. When you go on vacation, have your mail retained at the post office until you return.
5. Do not have your social security number or drivers license number printed on your checks.
6. Thank a clerk for asking for identification when you do not have a signature on the back of a credit card or debit card. This is required by VISA and MasterCard.
7. If you notice a decrease in mail to any one person in your household, or do not receive anticipated statements, contact the post office and/or your creditor to verify the address they show on your account. Account takeovers are usually accomplished by changing the address on an individual and then requesting new plastic cards.
8. Most of all, be careful and use common sense when using your credit card, debit card or the Internet!

REMEMBER THE GIFT FOR ALL OCCASSIONS, THE  
VISA GIFT CARD



Only a \$3.00 Activation Fee!  
AND NO WAITING IN LINE!

**CHECK OUT THE  
CREDIT UNIONS  
NEW AND USED  
CAR LOAN**

**SPECIAL OF**

**5.0%**

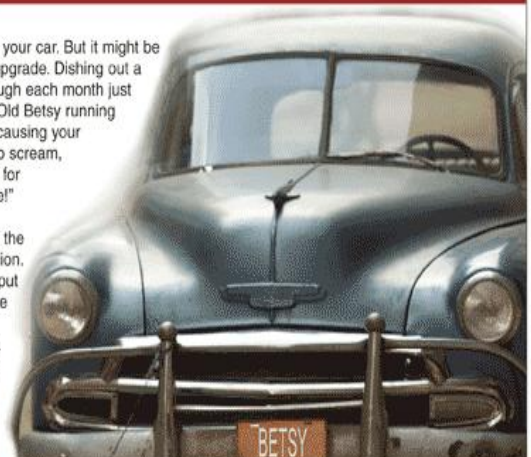
**TO QUALIFIED  
BUYERS.**

**CONTACT ONE OF  
OUR OFFICES TODAY  
TO SEE IF YOU CAN  
QUALIFY.**

**IS YOUR CAR TURNING INTO  
A COLLECTOR'S ITEM?**

You love your car. But it might be time to upgrade. Dishing out a lot of dough each month just to keep Old Betsy running may be causing your budget to scream, "It's time for a change!"

Come to the credit union. We can put you in the driver's seat of a new car.



# HOW BAD IS YOUR DEBT?



## Calculate Your Debt-to-Income Ratio

It's good to know how lenders determine if you'll be able to afford your monthly payments comfortably, based on your income and other debts. Remember: Many lenders exceed these guidelines, particularly if you have no debt, good credit, or a large down payment when applying for a mortgage.

Use this guide to calculate your debt-to-income ratio:

Debt:

Monthly mortgage or rent \$ \_\_\_\_\_  
Minimum monthly credit card payments \_\_\_\_\_  
Monthly car loan payment \_\_\_\_\_  
Other loan obligations \_\_\_\_\_  
Total monthly debt payments: \$ \_\_\_\_\_

Income:

Monthly gross salary \$ \_\_\_\_\_  
Monthly alimony or child support received \_\_\_\_\_  
Total monthly income: \$ \_\_\_\_\_



Total debt divided by total income = \_\_\_\_\_%

36% or less: This is an ideal debt load to carry for most people. Showing that you can control your spending in relation to your income is what lenders are looking for when evaluating if you are credit-worthy.

37% to 42%: Your debts still may seem manageable, but start paying them down before they begin to spiral out of control. At this level, credit cards still may be easy to obtain, but acquiring loans may be more difficult.

43% to 49%: Your debt ratio is high and financial difficulties may be looming unless you take immediate action.

50% or more: Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

## 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)

