



CURRENCY TIMES

ST FRANCIS FCU



Summer's here! And boy is it hot!
 Time to cool off with some Summer fun!
 Come see us for the CA\$\$H to start your
 Summer Fun
 today!



SHARE CERTIFICATE RATES		
(effective 4/30/2010)		
3 Months	0.50% apr	0.50% apy
6 Months	0.65% apr	0.65% apy
12 Months	0.85% apr	0.85% apy
Minimum balance of \$500 is required		
Jumbo	1.00% apr	1.00% apy
Minimum balance of \$5,000 is required		
The rate paid on Master & Special Share Accounts for the period ending 6/30/2010 had an annual yield of .35% apr, .35% apy. Withdrawal of dividends prior to maturity may affect yields. A penalty may be imposed for early withdrawal of principal.		
Rates subject to change without notice		

Holiday Closing
Independence Day
Monday, July 5



DISCOUNT TICKETS		
MOVIES	\$ 7.50	Reg. \$ 9.50 +
RIVERBANKS ZOO		
ADULT (13 +)	\$ 8.00	Reg. \$ 9.75
CHILD (3-12)	\$ 6.50	Reg. \$ 7.25
<i>2 & under are free</i>		
BILTMORE ESTATE		
ADULT	\$40.00	Reg. \$55.00+
YOUTH (10-16)	\$20.00	Reg. \$27.50+
<i>Ages 9 & under are free with paying adult</i>		
CAROWINDS	\$30.00	Reg. \$49.99
<i>2 & under are free</i>		
SIX FLAGS	\$28.00	Reg. \$44.99
<i>2 & under are free</i>		
DOLLYWOOD		
ADULT	\$53.00	Reg. \$55.90
CHILD (4-11)	\$42.00	Reg. \$44.70
<i>3 & under are free</i>		

Refer Your Family & Friends & Win

Refer your friends & family to the Credit Union for membership and when they open a qualifying account, we'll enter you and the new member into our the drawing for a chance to win our quarterly prize (July 1 — September 30).



\$150 CASH

Start recruiting today

*New accounts must be active at least 30 days to be entered into the drawing. Accounts opened less than 30 days at the time of the drawing, will be entered into the next quarter's drawing.

ST FRANCIS FCU

Downtown

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Greenville, SC

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FAX 864-255-1699

Eastside

135 Commonwealth Dr, Suite 130

Greenville, SC 29615

Phone 864-675-4770

FAX 864-675-4769

HOURS

Mon, Tues, Thurs

9:00 - 4:00

Wednesday

9:00 - 3:00

Friday

9:00 - 5:00

*Drive thru opens daily at 8:30

HOURS

Monday, Wednesday, Friday

9:00 - 3:00

Closed for lunch 12:00 - 12:30

*"Where people are
more than money"*



*Free Access to More Than
28,000 ATMs Nationwide*



July 2010

SOUTH CAROLINA CREDIT UNIONS



www.itpays2CU.org

DISCOVER OUR CULTURE

itpays2CU Campaign

R U READY 2 WIN?



Avoid Identity Theft: Securing Your Belongings

In the past, people were concerned about protecting cash and jewelry from theft. However, nowadays, with few people carrying around large wads of cash, the concern is about theft of information. A thief that gets his hands on your Social Security or checking account number can cause a lot more harm than one that steals ten dollars from your wallet. While the damage can be great, there are several steps you can take to keep your private information private.

Don't leave belongings unattended

One of the most important steps in preventing identity theft is perhaps also the simplest – don't leave belongings containing sensitive information, such as a laptop, wallet, or smartphone, unattended. Few would leave these items alone in a crowded public area, but many do so in familiar places they feel are safe, such as work. However, places that seem safe often are not. Even if your co-workers are trustworthy, most businesses have plenty of people coming in and out: clients, delivery people, friends of co-workers, cleaning people, etc. A visitor could swipe your laptop and never be seen again.

While keeping important belongings with you at all times is best, you may not want to lug everything around every time you go get a cup of coffee or stop by a co-worker's office. If you are leaving items unattended, try keeping them out of plain sight. True, someone could open your drawer and take your wallet, but that is less likely to occur than if you just leave it on your desk. If you can lock your office door or have secured storage, like a lockable filing cabinet, at your disposal, take advantage of it.

Lock your laptop

Due to its size and cost, you may not be able or want to simply leave your laptop in a drawer every time you step away from it. Using a laptop lock, which ties your laptop to a stationary item, like a desk, can be a good way to secure your computer. They are fairly cheap, usually costing less than \$50. You may even want to use a lock at home. Of course, you probably are not concerned about a family member stealing your laptop, but, if your home is burglarized, it discourages thieves from trying to grab it.

Use password protection

Typing in a password when you turn on your computer is not new – you have probably done it hundreds of times. However, you may be able to get more out of password protection than you are now. Have your password protected everything that can be? Many people forget to password protect their smartphones, even though the option is usually available. Make sure your passwords are not easy to guess, and change them periodically. At work, consider logging out or locking your computer when you step away from your desk or adjusting your settings so that you must re-enter your password if it is idle for a specified period of time. You may be able to do the same thing with your smartphone too.

Encrypt your data

Encryption programs translate regular text or photos into code. A file can be unencrypted by entering a password, which a thief who steals your laptop or smartphone presumably won't have. Encrypting all your data may not be necessary, just files containing sensitive information. While encryption programs can sometimes be bypassed by technologically-savvy thieves, many do not have the knowledge or desire to do so.

Delete your hard drive

What happens if a thief is able to grab your laptop and get past your password? Is your information compromised? Not necessarily. With remote access software, you can usually delete your hard drive as soon as the thief accesses the internet with your computer. The software is also often able to trace your laptop's location. Of course, you must install it before your computer is stolen.

The theft of your computer is not the only situation in which you may want to erase your hard drive. If you are disposing of or selling an old computer and it still has personal information on it, you are putting yourself in a vulnerable position. Simply pressing the delete button is usually not enough to remove files. To completely erase data from your computer, you should use a wiping or erasing utility program, which overwrites the entire hard drive.

Leave unnecessary items out of your wallet

Today, thieves that steal wallets often do not find much cash in them. However, they can still find some items of value, like credit, debit, ATM, and Social Security cards. You can thwart identity theft by only putting in your wallet the cards you truly need. For example, you probably do not need to carry more than one credit card – leave the other ones in a safe place at home. Unless you are applying for a passport or something similar, your Social Security card does not need to be in your wallet. Check your wallet for anything else that may have your Social Security number on it, and leave it out if you can.

Keep a list

Despite your best efforts, there is no guarantee that your belongings will never be lost or stolen. Keeping a list of your credit card, checking, and savings account numbers, along with the phone numbers of the financial institutions, allows you to contact them quickly if something happens. Remember to keep the list in a safe place, to prevent it from being stolen. We often do not think about theft until after we are the victims of it. However, by then, the damage has been done. Taking the time to protect your belongings before anything happens is well worth the effort.