



CURRENCY TIMES

ST FRANCIS FCU



School's out! Summer's here!

Now it's time for fun!

Come see us for the cash to start your

Summer

Fun today!



Refer Your Family & Friends & Win

\$150 CASH



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 (April 1 — June 30).

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 drawing.



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>		



**Holiday Closing
Independence Day
Monday, July 5**

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 3/31/2010 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

Downtown
121 Sumner Street
Greenville, SC
Phone 864-255-1660
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

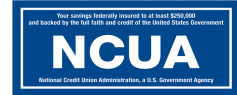
HOURS
Monday, Wednesday, Friday
9:00 - 3:00
Closed for lunch 12:00 - 12:30



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



www.itpays2CU.org
DISCOVER OUR CULTURE
itpays2CU Campaign
R U READY 2 WIN?



Fraud at ATMs - Keeping Your Checking and Savings Accounts Safe

Due to increased security in credit card and Internet transactions, traditional targets of electronic theft, many thieves are turning to other options to steal money, such as hijacking ATMs. This can be done several ways. One popular method involves skimmers. Skimmers are card-reading devices that are attached to the card slots of legitimate ATMs. (Gas station payment terminals are another frequent target of skimmers.) They are not obviously noticeable, and they still allow the ATM to operate normally. When you insert your ATM or debit card, the skimmer reads your card information. When you enter your pin, the thieves capture it with a hidden camera or keyboard overlay device. Then they can put your information onto a blank magnetic card, and use it at ATMs or in stores, or just use your information to shop online, until your account runs out of money.

Skimmers are one of the most popular methods that thieves use, but they employ others as well. For example, they may tamper with security cameras or simply peer over your shoulder as you are using the ATM. Some thieves even set up their own, fake ATMs in out-of-the-way locations.

With all of the methods that thieves have at their disposal, what can be done to keep your checking and savings account safe? Just not using your ATM or debit card at all is not a very practical option, but there are other steps you can take to keep your accounts safe:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let the financial institution know.
- Avoid using ATMs in remote or strange locations, like the corner of a parking lot. You are potentially putting yourself at increased risk of being robbed, and the ATM may be fake.
- Try to go to the ATM during the day. If you must use it at night, only use an ATM in a well-lit area.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Before typing in your PIN number, look over your shoulder to make sure no one is trying to see what you are doing. If someone is standing uncomfortably close to you, cancel your transaction and go to another ATM.
- Use your credit card at gas stations instead of debit cards. A skimmer will pick up credit card information, just like it picks up debit card information, but, unlike with a debit card, when a credit card is used fraudulently, the money is not directly taken out of your checking account. However, don't use your credit card at an ATM to get cash. This can cost you a lot of money in fees and interest.
- Check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately. The longer you wait, the higher your liability. Under the Electronic Fund Transfer Act you can be held liable for up to \$50 of the stolen amount if you notify the financial institution within two business days of noticing your card was stolen or used fraudulently. If you notify them after two days, but within 60 days, your maximum liability is \$500. If you wait longer than that your liability is unlimited – meaning the financial institution does not have to refund you any of the money that was taken out of the account (although many institutions have policies that limit your liability beyond what is required by the law).

Thieves are trying to be smart in finding different ways to part you from your money. However, by being aware and cautious when using your ATM or debit card you can foil the thieves and keep your money where it belongs – in your account.