



Winter 2008

Delivering Banking Solutions

A note from the President...

Happy New Year! This is an ideal time to thank you for allowing us to serve your financial needs. We enjoy serving you and thank you for placing your trust in us! Our mission "building valued relationships by delivering banking solutions", will guide our efforts as we implement more products and services that will meet your needs. We're your credit union, and we are here to help!

We invite you, your family and friends to join us in a warm welcome, as we grow together. Tell a family member, neighbor or friend to stop in for a "warm welcome" and a friendly place to do their banking at Incenta Federal Credit Union.

We wish you all a very healthy and prosperous new year!

Cheryl L. Roser

Cheryl L. Roser
President/CEO



INCENTA FEDERAL CREDIT UNION PRIVACY POLICY
Effective Date July 1, 2001

Your privacy is a top priority at INCENTA FEDERAL CREDIT UNION. The directors, management, and staff of your credit union are concerned about and respect the privacy of our members' personal financial information. We understand that our members furnish sensitive information to the credit union in the course of daily business, and the credit union is committed to treating such information responsibly. We know that our members expect privacy and security for their personal and financial affairs.

The credit union will take all necessary steps to safeguard sensitive information that has been entrusted to us by our members. The following Privacy Policy and Disclosure outlines our credit union's practices regarding personally identifiable financial information for our members and others with whom we do business. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available. This policy will be disclosed annually to all the membership and disclosed to all new members as they join the credit union.

We collect information about you and our former members from:

- Applications and other forms you submitted to us, such as membership and loan applications;
- Your transactions with us, our affiliates, or others, such as ATM/Debit card transactions, check cashing, credit card transactions;
- Representations made by you to us;
- Representations made by other people regarding an employment, credit or other relationship with you and
- Consumer reporting agencies.

We may disclose the following kinds of information about you and our former members:

- Information we receive from you on applications, such as your name, address, social security number;
- Information about your transactions with our affiliates, others, or us such as your account, payment history, parties to transactions, and credit card usage;
- Information we obtain to verify representations made by you, such as open lines of credit;
- Information we obtain from a person regarding an employment, credit, or other relationship with you, such as your employment history;
- And information we receive from a consumer report or a consumer reporting agency, such as your credit worthiness, credit score and credit history.

We restrict access to information about you to those employees who have a need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to guard your information.

We do not knowingly solicit information from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and parents.

A Warm Welcome... Come on In!

We have a warm welcome in store for you, your friends, family and coworkers. Join us for a warm welcome when you open a new account or service at Incenta FCU. We want to make you feel comfortable at Incenta. Warm coffee, hot chocolate and tea will await you as you open a new account. It's just our way of saying "Welcome In". Bring your friends, family and coworkers in to join the Incenta family. We'll open their account for free and have opportunities for everyone to save on a new loan. We'll also help warm the less fortunate by donating a new warm blanket to a homeless shelter. Stop in today! (Available Jan. 2 – Feb. 29, 2008.)



See Page 2 for your valuable coupon.

EDUCATION CORNER

The first step in avoiding fraud is to understand the terms and ways fraudulent activity can happen. Here are 3 popular fraud tactics you should know when using the internet:

Phishing: A fraudulent email that "looks like" it's from a trusted source, and directs you to a website to verify personal information.

Spyware or Malware: Short for malicious software, is often included in spam emails that can take control of your computer and forward personal data to fraudsters.

Pharming: Seeks to obtain your personal information by directing you to a "copycat" website (one that looks like a trusted source). The forms look legitimate.

Never give personal information such as account numbers or social security numbers to individuals you do not know, or where you did not initiate contact. If you ever suspect fraud or misuse of your credit union information, be sure to contact us immediately.

3 SMART SAVINGS TIPS TO START THE NEW YEAR:

- 1. Save More:** No matter what your age, you can start 2008 off with a savings goal and stick to it. Use our easy Christmas Club account and use the convenience of payroll deduction and watch your savings grow quickly. Once you get started, you won't even miss it. Your funds will become available the 2nd week of October.
- 2. Eat Out Less:** You can eat out less and save by brown-bagging and skip eating a lunch or dinner out. Instead, put the money in your Christmas savings account and watch it grow.
- 3. Prepare for your Future:** Once your Christmas Savings account is available, you can transfer the money you saved to start a Roth or Education IRA for your children or grandchildren. It's a great investment and tax advantage.

Watch for our
"Slam Dunk"
Auto Loan & Refi Promotion
(Feb. 1 – March 31)



DAYTON OFFICE

2300 Edwin C. Moses Blvd., Ste. 110
Dayton, OH 45408
937-223-4943 • Toll-Free: 800-678-4943
Fax: 937-223-8533

ABERDEEN OFFICE

1100 U.S. Route 52
Aberdeen, OH 45101
937-795-2640
Toll-Free: 800-678-2640
Fax: 937-795-0068

CLARK COUNTY OFFICES

Lagonda Office – 1345 Lagonda Avenue
Springfield, OH 45503
937-521-1164 • Toll-Free: 800-678-1396
Fax: 937-525-6676

Olympic Office – 2231 Olympic Drive
Springfield, OH 45503
937-390-1396 • Toll-Free: 800-678-1396
Fax: 937-390-7665

ANY HOUR LOAN

(800) 494-8641

POWERLINE PLUS

(937) 223-9444 or
(800) 861-9765 (Dayton/Springfield)

(937) 795-0444 or
(800) 861-9767 (Aberdeen)

For most current loan and savings rates,
visit www.incentafcu.org



EASY TAX REFUND

For faster refunds, use direct deposit of your refund directly into your Incenta savings or checking account.

Holiday Closings

Mon., Jan. 21
Martin Luther King, Jr. Birthday

Mon., Feb. 18
President's Day

BRING THIS COUPON IN FOR A "WARM WELCOME"!

WE'LL OPEN YOUR INCENTA FEDERAL CREDIT UNION ACCOUNT FREE,
AND DONATE A WARM BLANKET TO THE HOMELESS SHELTER ON YOUR BEHALF!

Free Coffee, Hot Chocolate, Tea, Plus a Warm Smile to greet you!

Easy Checking | Free Online Banking | Free Notary Service

1/4% APR Discount off a new loan*

*Offer good January 2 – February 29, 2008. Required \$5.00 Savings Deposit waived to open your Credit Union Savings Account. 1/4% APR Loan Rate discount excluded on Real Estate and Home Equity loans. APR = Annual Percentage Rate.

