



PREMIER ADVANTAGE

Fall 2011

International Credit Union Day October 20, 2011

October 20, 2011 is International Credit Union Day, and Premier Credit Union is celebrating you! We know that our members have a lot of choices when it comes to choosing their financial institution. We appreciate your membership! In celebration of International Credit Union Day, we will be serving cookies and refreshments at all of our locations on Thursday, October 20th. Please stop by and help us celebrate!



Debit Versus Credit Transactions: Choose Credit

Have you ever wondered what is the difference between a debit transaction and a credit transaction?

Let's say you slide your credit union MasterMoney Debit card through the electronic scanner at the grocery store. The LED readout usually comes up with the question, "debit or credit?" Or the cashier may ask you this question.



Which should you choose?

The machine is simply asking how you would like the transaction to be processed. Whether you respond "debit" or "credit," the purchase amount will be deducted from your share draft checking account. Even if you say "credit," your purchase will not be billed to a credit card—because the card you are using is not a credit card.

Why a choice? If you say "debit," the transaction is processed through an ATM network that requires you to use a personal identification number (PIN). If you say "credit," the transaction is processed through the MasterCard network.

Choose "Credit" for your Credit Union!

Your decision on choosing "debit" or "credit" depends on your personal preference. But when you choose "credit" and sign for the purchase, it actually helps your credit union and members, like you. The MasterCard transactions are more efficient and cost less than the ATM transaction for the credit union. Plus, you have full MasterCard charge-back protection rights when you choose credit, and there's no PIN to remember.

So, the next time you make a purchase, say, "credit" when using your Premier MasterMoney Debit Card. It's better for you and better for your Credit Union!

Buying Or Refinancing A Home? There has never been a better time!

As a not-for-profit, member-owned financial institution, our members know they can count on Premier Credit Union for great loan rates. And, our mortgages are no exception! Mortgage rates are at record lows, so there's never been a better time to buy or refinance your home! If you're planning one of the biggest purchases you'll ever make – a home – come to your Premier Credit Union first! For more information on our home mortgage options contact Eric Schade at 515-245-3546 or erics@premiercu.org or Gary Ellwood at 515-724-3527 or garye@premiercu.org.



Main Office
800 9th Street
Des Moines, IA 50309-1202
(515) 282-1611 or (866) 273-9938

Ames Office
520 Grand Avenue
Ames, IA 50010
(515) 232-2329

West Des Moines Office
1301 Grand Avenue
West Des Moines, IA 50265
(515) 282-1611 or (866) 273-9938

Skywalk Location
Grt. Des Moines Partnership Building
700 Locust Street - Skywalk Level
(515) 282-1611 or (866) 273-9938





Visa® Gift Cards - the "perfect" gift.

It's that time of year again, the time of year when people are rushing from store to store trying to find the "perfect" gift for everyone on their list. It's not always easy to find gifts you know they'll like but you can never go wrong with a Premier Credit Union Visa® Gift Card. It's the perfect gift for anyone on your list. The recipient can use it anywhere they like – wherever Visa debit cards are accepted. And it's safer than cash. If it's lost or stolen, any unused portion can be replaced. Visa Gift Cards are available for any dollar amount from \$25 to \$750 and your processing cost is only \$3.95.

Stop by your nearest Premier Credit Union branch today and pick up several Visa Gift Cards to keep on hand for all your stocking stuffers, last minute gifts and hard to buy for people



Phishing, Smishing and Vishing

Ever had a Nigerian prince e-mail you asking for money, promising you millions? How about a text message notifying you about a security compromise in a popular business account? Were you ever asked by a caller for personal information over the telephone to "fix" what they claim is a compromised account? These are all examples of financial fraud that affect millions of people each year. Social engineering, a term created to describe the techniques used by cyber criminals, is becoming an increasingly popular method of stealing people's hard-earned money right from their checking account. Some of these common scams include:

Phishing pronounced "fishing", is the creation of an e-mail message that appears to be sent from a reputable financial institution or company. The intent of phishing is to lure personal information (credit card numbers, bank account information, Social Security number, passwords, etc.) from unsuspecting victims to be used to commit fraud or identity theft.

Vishing is a twist on phishing (the "v" is for "voice") whereby you receive a bogus e-mail with a link to a

fraudulent web site with a telephone number for you to call. If an unsuspecting victim calls the number, an automated system asks for the caller's personal information; for example, "Please key in your account number" and "for verification purposes, please enter your passcode."

Smishing occurs when criminals posing as financial institutions attempt to dupe cell phone users into sending personal information (account numbers, Social Security number, driver's license number, etc.) through text messages.

Protect Yourself. Premier Credit Union will never send an e-mail or call you to verify your account information. Be sure to use only the phone numbers that you know to be true for the Credit Union when responding to phone messages. If you have responded to such an e-mail or phone scam and provided any confidential account information, please call the Credit Union immediately at 515-282-1611 or 1-866-273-9938.



Tired of Unwanted Credit Card Offers - Opt Out

Are you tired of receiving a handful of pre-approved credit applications every time you open your mail box? Exclude yourself from the lists that the major credit reporting companies sell to credit card companies. Make one simple toll free phone call to **1-888-5-OPT-OUT** (1-888-567-8688) or log on to **www.optoutprescreen.com**. You will be asked to provide the following personal information: name, address, social security number, and date of birth. All of the information that you provide is kept confidential and the website is secure. The process will only take a few minutes to complete and will give you the option of opting out for 5 years or permanently.



make life better...