

Mailing Address
FOR ALL BRANCHES

P.O. Box 5011
Visalia, CA 93278-5011

To ensure your payments, deposits, and other correspondence are received by the credit union on time, please use the mailing address above. Correspondence addressed to a physical branch location (street address) may be returned to you by the post office.

LOCATIONS

VISALIA
2300 W. Whitendale Ave.
Visalia, CA 93277
(559) 732-8892

5222 W. Cypress Ave.
Visalia, CA 93277
(559) 732-8892

PORTERVILLE
1389 W. Henderson Ave.
Porterville, CA 93257
(559) 784-8892

TULARE
1233 E. Prosperity Ave.
Tulare, CA 93274
(559) 685-8892

OFFICE HOURS

Mon - Thurs 9:00 AM - 5:30 PM
Friday 9:00 AM - 6:00 PM

Whitendale Drive-Up:
Mon - Fri 8:30 AM - 6:00 PM

PHONE NUMBERS

TELLERPHONE
Visalia / Tulare: (559) 737-5722
Porterville: (559) 781-8643

LOAN RATES
(559) 737-5740

CERTIFICATE RATES
(559) 737-5718

DEFERRED COMP. RATES
(559) 737-5719

VISA DIRECT
(559) 737-5746

AMUSEMENT PARK TICKET INFO
(559) 737-5774

ONLINE
www.tucoemas.org

EMAIL
eService@tucoemas.org



Donate your time make one-of-a-kind hats that celebrate life.

HELPING HANDS

With the fall and winter seasons fast approaching, persons experiencing hair loss from chemotherapy or other medical conditions are in need of hats to keep warm. TUCOEMAS Federal Credit Union is proud to sponsor the annual "Hats for Hope" Open House - where the community is invited to come together to make one-of-a-kind hats that are comfortable, unique, and celebrate life. We invite you to join us during Breast Cancer Awareness Month as we acknowledge, honor, and show respect for those facing a particularly challenging time.

KNITTING / CROCHETING OPEN HOUSE

Saturday - October 2nd, 2010 8:00AM - 2:00PM

EVENT LOCATION

TUCOEMAS Federal Credit Union
2300 W. Whitendale Ave., Visalia, CA 93277

Have the knack for knitting/crocheting or maybe you've never tried and want to learn? All experience levels are welcome! Stop by our Whitendale Branch on October 2, 2010 to donate your talent and time for a great cause. We encourage participants to bring their own looms, needles, and yarn. A limited amount of yarn and looms will be provided at the event, along with light refreshments. All "Hats for Hope" hats and blankets will be donated to the American Cancer Society, Sequoia Regional Cancer Center and other local charities to benefit those in need. We appreciate your support of this important cause.

HOW YOU CAN HELP

- Make a Hat (all sizes are needed - child, adult, male, & female)
- Donate a Hat (all sizes are needed - child, adult, male, & female)
- Donate Hat Making Supplies (Yarn, looms, & needles)
- Lap Robes are also needed (3 x 5 lap blanket)
- Not able to attend the event? Drop off your knitted hats, blankets or donations to any of our branches.

For more information and to reserve your spot, call Barbara Jensen at (559) 737-5920



Fall Home Expo - September 24th, 25th, & 26th

TUCOEMAS members are invited to this year's fall home show to see the latest ideas in home decorating and remodeling. Whether you're in the market for a new home, or want to remodel your existing space, TUCOEMAS has a loan program that's right for you.

Visit our booth at the Visalia Home Expo scheduled for September 24th, 25th, & 26th at the Visalia Convention Center. Complimentary VIP tickets will be distributed with member statements in early September and additional tickets will be available in all branch locations beginning in September. Be sure to visit our booth for current home loan rates or contact our Real Estate Department at (559) 737-5780 today.

The Visalia Home Expo will also host the fun and exciting Kids' Cook-Off on Saturday, September 25th. Just like the aspiring chefs who vie for the spotlight on the Food Network, the Kids' Cook-Off will give local kids the opportunity to showcase their favorite sandwich and snack recipe in a cooking competition, and the chance to win big prizes. For more information, visit www.HeyKidsLetsCook.com.

**Member Discounts
Amusement Park Tickets**

Save money on your next vacation by purchasing discount amusement park tickets at TUCOEMAS. Now offering:

- 1-Day Disney Hopper
- 2-Day Disney Hopper
- 1-Day Magic Mountain
- 3-Day Universal Studios
- 1-Day Great America
- 1-Day Wild Water

The above tickets are available to TUCOEMAS FCU members only. For ticket availability information, call our Amusement Park Ticket Hot Line at 737-5774 or visit our website. TUCOEMAS also offers a Family Fun Pack that includes a variety of discount coupons to other attractions. The Fun Packs are available free of charge at all branch locations.



Third Quarter 2010

Member Matters

A newsletter for every stage of your financial life.

What you need to know about Overdraft Protection

An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a saving account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 15, 2010, we will no longer authorize and pay overdrafts for the following types of transactions unless you authorize us to do so: (see below)

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Tucoemas pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to **\$24** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Tucoemas to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, **call** 1-800-437-9177 and enter the last four digits of your SSN#, or **fax** the completed form below to (559) 737-5781 or deliver it to a branch nearest you or **mail** it to: P.O. Box 5011, Visalia, CA 93278



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I want Tucoemas to authorize and pay overdrafts on my ATM and everyday debit card transactions on my following share types with the credit union:

Member Number: _____ Savings 01 Checking 70, 75, 76, 77

Member Name (please print): _____ Date: _____

Signature: _____ Daytime phone #: _____

www.tucoemas.org

HOLIDAYS

OFFICES CLOSED

Independence Day
July 05, 2010

LABOR DAY
September 06, 2010

Loan Statement Changes for June 2010

In this month's statement, you may see format changes for some of your loans. These changes are a result of the Regulation Z – Truth in Lending updates that were mandated by the Federal Reserve. Loans that appear in this new format will include the following sections: Information, Transactions, Fees, Interest Charged, Totals Year-to-Date and Interest Rate Detail.

The Information section includes the following:

- Loan Previous Balance – Ending balance on the prior statement
- New Balance – Ending balance for the statement
- Change to Balance – Amount the balance changed during the statement period
- Minimum Payment Due – Payment amount for the loan

Additionally, the Payment Due Date, Past Due as of Date, Credit Limit and Number of Payments may print in this section.

The Transactions section includes payments and advances to the loan. Payment details such as interest, late charges and the change to balance will no longer be provided. Fees and interest collected will not be printed in this section. The regulation mandates this information be reported in the Fees and Interest Charged sections.

The Fees section includes fees imposed on the loan, regardless if they affect the loan balance. Fees may include any late payment fees collected when a payment is applied to the loan, insurance or debt cancellation premiums and any one-time fees. Fees collected from

a share account may be reported in the fees section for a loan. A total of fees collected during the reporting period are also included in this section. Total fees may not reflect all activity in the section. The reversal of fees reported on a prior month's statement may not be reflected in the current month total. The total fees reported for the statement period will begin accumulating based on fees that were assessed during June and forward.

The Interest Charged section includes interest collected when payments are applied. A total of interest collected during the reporting period is also included in the section. The total may not reflect all activity in the section. The reversal of interest reported on a prior month's statement may not be reflected in the current month total. The total interest reported for the statement period will begin accumulating based on interest that was collected during June and forward.

The Totals Year-To-Date section includes the total fees and total interest charged for the reporting year.

The Interest Rate Detail section includes the interest rate and the balance subject to the interest rate for the time period applicable. An entry will record any change to the balance at the end of a day or the effective date of a rate change. If multiple transactions are applied on the same day, only the ending balance for the day will be reflected. There will not be an entry for each change in balance that happens on the same day.

Identity Theft Scam - "Smishing"

Financial institutions across the country are reporting that their members are receiving unsolicited text messages. It's an attempt at smishing, the latest form of phishing. In smishing, an e-mail tries to lure a recipient into giving personal information via SMS, the communications protocol used to send text messages to a wireless device.

In smishing, the members receive a text message via cell phone warning that their account has been closed due to suspicious activity. It then tells them they need to call a certain phone number to reactivate the account and when the member calls, they are asked to provide their debit/credit account numbers and PIN.

To reduce your risk of becoming a victim of smishing, follow the tips below:

- Be wary of any message received from an unknown sender.
- Do not open unsolicited e-mails or text messages and do not click on any links provided in those e-mails.
- Contact your wireless or Internet service provider about unwanted messages.

TUCOEMAS Federal Credit Union will never send an e-mail or text message asking you to provide personal or private information. Should you receive any questionable messages, DO NOT reply - please contact the credit union at (559) 732-8892 immediately. For more information on identity theft prevention and what to do if you become a victim, visit www.tucoemas.org and click on the *Internet Safety Tips* and *Identity Theft Solutions* links.

Credit Union Youth Week Contest Winners

Congratulations to Hudson Flores and Jeremiah Tiemersma for winning the coloring and essay contest held in April as part of the celebration at TUCOEMAS of National Credit Union Youth Week.

Hudson Flores, age 5, won the coloring contest held in honor of National Youth Week. Over forty entries were turned in and it was Hudson's submission that won over the judges. Hudson won a Visalia Adventure Park Family Pack which includes attraction passes and buffet admission for four.

In his winning essay, Jeremiah Tiemersma, age 14, described the "Benefits of opening a savings account with Tucoemas FCU." Jeremiah mentions in his essay that "Opening a savings account has helped me manage my money. With each deposit I see my money grow." Jeremiah won a couple of one-day hopper tickets to Disneyland / California Adventure for his well written essay.

National Credit Union Youth Week gives America's credit unions a chance to help shine a spotlight on how young people can earn, spend, save and manage their own money. This year's theme was "Get in the savings game."

Great job Hudson and Jeremiah! We look forward to next year's Credit Union Youth Week and all the great entries by our wonderful youth membership!



**Need a summer loan?
We can help.**

- Vacation
- Auto
- Home Equity
- Personal Loans

PLATINUM VISA...the card that PAYS you back

Did you recently receive cash back on your Visa credit card purchases over the last year? TUCOEMAS's Platinum Visa credit card holders did. That's right, in addition to a low rate, travel accident insurance, purchase security & extended protection, travel & emergency assistance, roadside dispatch service, and auto rental insurance – the Platinum Visa pays cash back, too!

With the Platinum Visa cash back program, it's easy to put money back in your pocket. Just use your TUCOEMAS Platinum Visa every time you pay bills online, buy groceries, dine at your favorite restaurant, purchase clothes, or donate to your favorite charity. It doesn't matter where you use your card, you'll receive an annual cash back reward for each qualified purchase* you make. The more you use your card, the greater your reward.

To upgrade your current TUCOEMAS Visa card to Platinum or open up a new account and transfer your existing balances today, contact the Lending Dept. at (559) 732-8892 or visit www.tucoemas.org and click on the eLender logo.

*Qualified purchases do not include cash advances, balance transfers, or returns.



Protect Your Vehicle Against Mechanical Failures

Avoid costly auto repairs that may occur after your manufacturer's warranty expires and increase the resale value of your vehicle with transferable Mechanical Breakdown Insurance (MBI).

MBI is very much like the extended warranties offered by auto dealers, yet less expensive. The claims process is simple - your vehicle may be repaired at any licensed facility in the United States or Canada with prior approval.

When you are ready to sell your vehicle, the coverage may be transferred to a new private owner or you can get a prorated refund. For a free quote or to learn more about the Mechanical Breakdown Insurance offered to TUCOEMAS Federal Credit Union members, contact a loan representative at the branch nearest you.



BULLETIN BOARD

Important Mailing Address Information

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Is it time to update your credit union account information? As a way to protect yourself against identity theft, it is a good practice to update your membership information (account holders, beneficiaries, address, phone numbers, and photo identification) with the credit union.

E-mail Address Update

To prevent delays in eStatement and/or eTeller Home Banking Plus Bill Pay correspondence, please promptly notify us of any changes to your e-mail address - we can be notified at: eservice@tucoemas.org

Funds Availability Policy

It is the policy of the credit union to delay the availability of funds deposited by personal check and certain other instruments. During the delay (hold period), funds will not be available for cash withdrawals or used to pay checks drawn on the account. The hold periods on checks are generally two (2) business days for "local" checks and five (5) business days for "non-local" checks.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit before 3:00 PM on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after 3:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we're open.

California Credit Card Disclosure

Minimum payment warning: Making only the minimum payment will increase the interest you pay and the time it takes to repay your balance.