

# The WIRE

Fall | 2014

Connecting Members of  
St. Paul Federal Credit Union

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## eBanking Tips & Tricks

### *Forgot Your Password?*

You no longer need to call the credit union to have your password reset. Just click the **"Forgot Password"** link directly under the eBanking Login to quickly and easily reset it yourself!

### *Enroll in eStatements!*

Enroll in eStatements today! To do so login to your account, click on **All Services**, click **eAlerts | eNotices | eStatements**, and follow the onscreen instructions.

You will need to verify your email address and your ability to receive PDF files to ensure that you are capable of viewing your statements. After getting enrolled, try eAlerts. eAlerts gives you the ability to set up account notifications for withdrawals, purchases, deposits, and much more. You can even set up personal alerts, such as an upcoming birthday, and eAlerts will send you reminder notifications!

**If you haven't already, you will need to complete enrollment in eStatements to receive your Simply Checking bonus dividend!**

## Make the Holiday's More Rewarding

Your St. Paul Federal Platinum Rewards Visa can make your Holiday purchases even more rewarding. That's because during the busy shopping season you earn points for every dollar you spend. It's a great alternative to cash and checks and you are protected by Visa Zero Liability<sup>1</sup> so you can feel confident you are safe from fraud. You also receive these exceptional benefits:

- **Earn rewards with every purchase.** You earn 1 point for every dollar you spend. Redeem your points for your choice of great rewards, including merchandise, airfare, and even experiences at hot destinations! See all the fantastic rewards at [www.scorecardrewards.com](http://www.scorecardrewards.com).
- **Simplify your everyday spending.** With a Platinum Rewards Visa, you can forget the hassles of checks and cash. Plus you may not need to sign for purchases of \$25 or less at many of the places like to get in and out fast – we all know how precious every second can be during the Holidays!
- **Get added security and protection.** You're covered by Visa's Zero Liability policy.<sup>1</sup> That way if your card is ever lost or stolen, you won't be held responsible for fraudulent charges. We also use best-in-class Real-Time Fraud Monitoring to screen your account, detecting suspicious activity 24/7.
- **Enjoy worldwide acceptance.** Use your card at millions of places, including the places you shop every day ...in store and online!
- **Auto rental insurance<sup>2</sup>** is yours automatically when you charge your entire car rental on your Platinum Rewards Visa and decline the rental company's collision damage waiver option. If you are traveling for the Holidays, your Auto Rental Collision Damage Waiver is covered by Visa.
- **Industry leading terms.** St. Paul Federal Platinum Rewards Visa offers introductory rates as low as 2.99% APR, a standard fixed rate as low as 8.90% APR and no annual fee.<sup>3</sup> Don't get trapped into a high rate airline or store branded rewards card with an annual fee, when you can get so much more with a Platinum Rewards Visa.

A Platinum Rewards Visa is the easy, secure and rewarding way to pay for all of your Holiday needs, big or small. So reach for it when you check out – and make all your Holiday gifts even more rewarding.

<sup>1</sup>St. Paul Federal Credit Union provides zero fraud liability for unauthorized transactions. Cardholder must notify St. Paul Federal Credit Union promptly of any unauthorized use. Certain conditions and limitations may apply. <sup>2</sup>Certain restrictions, limitations and exclusions apply. <sup>3</sup>APR = Annual Percentage Rate. 2.99% to 18.00% introductory APR for a period of thirteen (13) billing cycles based on creditworthiness. After that your APR will be 8.90% to 18.00% based on creditworthiness. Rates are subject to change without notice. Rates quoted 09/30/2014.



## What Will EMV (Chip) Credit and Debit Cards Mean for You?

The U.S. is poised to upgrade its debit and credit card (payment card) security systems in an effort to fight skyrocketing fraud costs. And while federal regulations already protect you, as a consumer, from liability for most fraudulent transactions a crook could make using your account, when payment industry participants are hit by fraud, everyone's costs increase.

That's why the U.S. industry plans to implement EMV (Europay, MasterCard, and Visa) cards, which contain computer chips that authorize or validate payment-card transactions. We're the last developed country in the world to do so. Here's how the change will affect you:

\* You'll receive an EMV card with information about how it's different, its enhanced security, and how to use it. This may happen when your current card expires or you might get a special reissue from St. Paul Federal or other financial institution. Card issuers have discretion about whether they'll require you to use a signature when making payments or to use a PIN (personal identification number).

\* The transaction process will be slightly different. You'll insert your EMV card in a POS (point-of-sale) terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.

\* Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.

\* It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the point of sale and consumers will continue to be protected from fraud liability.

If you have questions about EMV cards and how they will affect you, contact the professionals at St. Paul Federal. Stop by, visit [www.stpaulfcu.org](http://www.stpaulfcu.org), or call today at 651-772-8744.



# DON'T LET RETIREMENT PLANNING SCARE YOU!

Everyone is excited to retire, but the planning process itself can sometimes seem overwhelming. If you are looking ahead to retirement you might be asking, "Where do I begin?" - or - if you are recently retired you may be wondering, "How do I make my retirement savings last?"

**Learn what you can be doing today to try to make your financial future a little less scary!**

Join us for a **FREE Retirement Planning Workshop**

**DATE & TIME:** Wednesday, October 29th, 6:00 P.M.

**LOCATION:** Electrical Industry Building, 1330 Conway Street, St. Paul, MN

**RSVP:** Call 651-735-5400 to save your spot! Dinner will be provided.



Located at St. Paul Federal Credit Union

651-735-5400

[www.CPRWealthAdvisors.com](http://www.CPRWealthAdvisors.com)



Chris Reisdorf  
Financial Advisor



Tom Jacobson, CPA  
Financial Advisor

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Call **651-772-8744** or visit [www.stpaulfcu.org](http://www.stpaulfcu.org) to get preapproved today!

## Exceptional Cars. Exceptional Prices. No Exceptions.

Thousands of vehicles priced below Kelley Blue Book® suggested retail value.<sup>1</sup>

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Get rates as low as **0.19% APR.**<sup>2</sup>

October 13 – 18, 2014

**St. Paul Federal**  
CREDIT UNION



Preview selection at [cuautodeals.com](http://cuautodeals.com)

**enterprise car sales**  
Haggle-free buying. Worry-free ownership.

(See disclosures on Back Page)

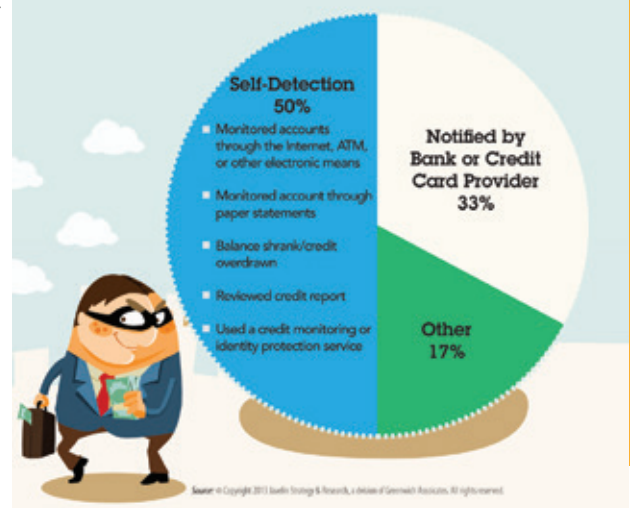
## Prevent ID Theft

With the Holiday Season quickly approaching it's important to be conscious of the potential for fraud. According to The Identity Theft Council, there is an average of 25,000 new identity theft victims in the United States each day. Neal O'Farrell, executive director of The Identity Theft Council, Walnut Creek, Calif., says he's seen a surge in every type of identity theft, from low-tech methods like mail theft to professional online hacking. Daniel Ingevaldson, chief technology officer of Easy Solutions, Atlanta, an antifraud company that works with credit unions and banks, says mobile and smartphone fraud is on the rise as well.

Here are just a few steps you can take to stay ahead of the statistics:

- Monitor your credit card and St. Paul Federal Credit Union statements “like a hawk,” for unauthorized charges— even small ones.
- Shred unneeded receipts and statements with a cross-cut shredder instead of throwing them directly into the trash.
- Before banking or purchasing online, verify that the Web address starts with <https://> —the “s” is a “secure” designation—and that there is a padlock logo present.
- Only make online purchases from your home computer on a secure Wi-Fi connection—never from a public computer or from a public Wi-Fi connection.
- Create complex passwords for website logins. Combine numbers, symbols, and letters—in upper and lower case—of at least eight characters. Avoid using personal information such as mother’s maiden name or a pet’s name.
- Be wary of phone calls or emails that sound fishy and delete urgent emails requesting personal information. Be suspicious if someone claiming to be from St. Paul Federal or another financial institution asks for confidential information. We already have your information on file.
- Sign up to receive eAlerts in St. Paul Federal eBanking. You can create custom alerts that will send you information about unusual account activity. Visit [www.stpaulfcu.org](http://www.stpaulfcu.org) and click on the eBanking link under Products and Services for more information.
- Check your credit report for errors. It can act as an early warning system. You can get a copy of your credit report from each of the three major credit reporting agencies once a year for free. Always make your requests from the [annualcreditreport.com](http://annualcreditreport.com) website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228. Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

### CONSUMERS SPOT HALF OF ID FRAUD



Immediately report any suspicious activity to St. Paul Federal. We can help you stay one step ahead of ID thieves. Stop by, visit [www.stpaulfcu.org](http://www.stpaulfcu.org) or call today at 651-772-8744.

**Celebrate International Credit Union Day:**



League of Massachusetts celebrated the first official credit union holiday. January 17th is the birthday of Benjamin Franklin, America’s “Apostle of Thrift,” who credit union founders believed to symbolize the purpose and spirit of credit unions. During this time, the credit union movement was new and spreading. People involved only began to recognize the celebration’s significance and were unable to devote the time required for sufficient planning. Credit Union Day quietly faded away.

The U.S. Credit Union National Association (CUNA) and CUNA Mutual Insurance Society initiated a new national Credit Union Day celebration in 1948. The third Thursday of October was set aside as the national day of observance. This occasion brought members together to promote the credit union philosophy nationally and reflect upon credit union achievements and history. Members raised funds for the movement and paid homage to loyal supporters and pioneers.

The World Council of Credit Unions (WOCCU), established in 1971, assists credit union movements and supports their development around the world. WOCCU observed the first International Credit Union (ICU) Day more than 30 years ago, and continues to endorse global celebrations. The credit union movement has grown to over 200 million members in 101 countries. Celebrate the credit union difference during this year’s ICU Day—October 16, 2014.

**Local Beginnings Bring Global Change**  
The credit union idea arose centuries ago as people worked under a common effort without thought of profit – they put out fires, harvested crops, and avoided high-priced loans by lending to one another.

In the 1850s, hard times hit Germany, and people turned to each other for help. They removed small savings from under mattresses and made reasonably priced loans to one another, forming the original credit unions. In the 1920s, Edward Filene took cooperative finance to the next level in Boston, as a means of lifting working people out of debt and creating a better life. On January 17, 1927, the Credit Union

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www.stpaulfcu.org

**HOURS**

Lobby  
**Conway Office**  
Monday - Friday 8 a.m. - 5 p.m.

**St. Paul Skyway**  
Monday - Friday 9 a.m. - 5 p.m.

**24-hour Call Center Access**

Drive-up (Conway Location Only)  
Monday - Friday 8 a.m. - 6 p.m.  
Saturday 9 a.m. - 12 p.m.  
24-hour drive-up ATM

**HOLIDAY CLOSINGS**

November 11, 2014 Veteran’s Day  
November 27, 2014 Thanksgiving  
December 24, 2014 Christmas Eve  
December 25, 2014 Christmas Day  
January 1, 2015 New Years Day



**Enterprise Car Sale** - <sup>1</sup>Copyright © 2014 by Kelley Blue Book Co., Inc. All Rights Reserved. Blue Book is a trademark of Kelley Blue Book Co., Inc. The specific information required to determine the value of each vehicle is supplied by the dealer (or by a third party on behalf of the dealer). Vehicle valuations are approximations and vary by vehicle, region, mileage, condition and vehicle options. Kelley Blue Book assumes no responsibility for errors or omissions. Offer not valid in IL, LA, NH, SC and TX. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. <sup>2</sup>APR=Annual Percentage Rate. Rates as low as 0.19% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified St. Paul Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 10/13/14-10/18/14.