



Breaking News

Building Relationships for Life!

Holiday Loan Special

We'll Make Your Season and Your Shopping Bright

We want to do our part to make your holiday season bright. So, we're wishing you happy holidays with a holiday loan special that is shining with savings.

Our holiday loan allows you to:

- borrow up to \$10,000
- for a rate as low as 7.0% APR*
- for up to 48 months

We make the application process simple so you can spend your time shopping! Light up the faces of everyone on your gift list this holiday season. Call the credit union today at (706) 613-1644.

**Annual Percentage Rate.*

All loans subject to credit approval. Some restrictions apply.



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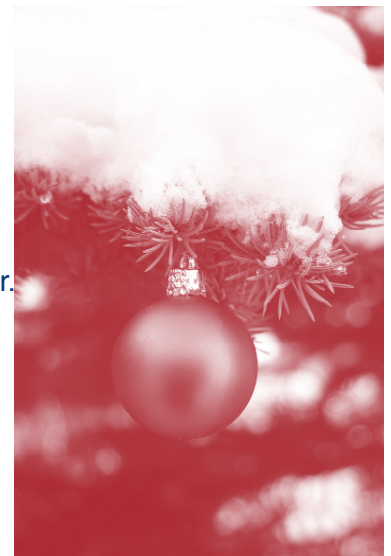
We're Giving You A Break This Christmas

'Tis the season for giving. And we're giving you a break so the holidays won't break your budget!

Our Skip-A-Payment program allows qualified members to skip one month's payment on any or all of your credit union loans*. Your choice of one month only during the year.

To skip your loan payment, please call (706) 613-1644.

*A \$10.00 fee is required per loan skipped. Offer applies to all loan types except credit cards, real estate loans and home equity loans. Interest will accrue on all loans affected by the program, which may cause the maturity date on all loans to be extended. If recent data shows you have been delinquent on your loan(s) for any reason, the credit union reserves the right to deny your Skip-A-Payment application. Loans skipped must be at



Phishers Using New Bait

Just when American consumers are becoming aware of the threat of phishing, would-be thieves are refining their schemes.

“Phishing” is the term used to describe attempts to gain access to consumers’ personal information through fraudulent e-mails that appear to come from legitimate financial institutions or credit card companies. These e-mails either request an immediate reply or direct consumers to links to fraudulent websites.



Recently, phishing scamsters have attempted to counterfeit the National Credit Union Administration’s (NCUA) website, even making use of NCUA’s official logo. The e-mail scam directs credit union members to a phony website under the guise of maintaining the insurability of their accounts.

The best protection against such scams is awareness. Never allow yourself to be lulled into a sense of security simply because you trust the organization that appears to make a request for information. Always follow these guidelines to protect your personal information:

- Never provide personal financial information over the phone or Internet if you did not initiate the contact.
- Never click on a link provided in an e-mail that you believe may be suspect.
- Do not be intimidated by the threat of serious consequences if you do not immediately provide or verify information.
- If you believe the contact is legitimate, go directly to the company’s Web site by typing their address.
- If you are a victim of phishing, act immediately. Alert First Reliance Federal Credit Union and place fraud alerts on your credit files.
- Report suspicious e-mails or calls to the Federal Trade Commission at www.consumer.gov/idtheft, or by calling 1-877-IDTHEFT.

Make the Most of Your ATM Card



It’s easier than ever to make ATM withdrawals from your First Reliance Federal Credit Union checking account. The Credit Union 24 Network recently added 10,000 new ATM locations through an agreement with ATM Express. This addition provides you with access to a total of more than 75,000 ATM terminals across the country.

And if you are looking for ways to make surcharge-free withdrawals from your credit union account, look for any CU HERE terminal. The CU HERE network offers over 200 surcharge-free terminals in Georgia. To find the one nearest you, go to www.cu24.com and click on the ATM Locator. Type in the requested information and be sure to select “CU HERE Surcharge-Free



P. O. Box 80505
Athens, Georgia 30608

Main Office: (706) 613-1644
Fax: (706) 613-1950
FastTrack: (706) 613-5090
Toll Free: (866) 613-1644

Office Hours
8:30 am - 5:00 pm
Monday, Tuesday and Thursday
9:00 am - 4:30 pm
Wednesday
7:30 am - 6:00 pm
Friday

Board of Directors
Robert Escoe, President
Dewey Baker, Vice President
Sherrie Blake, Treasurer
Brenda See, Secretary
Bobby Eubanks, Security Officer
Kim Turk, Compliance Officer
David Dowell, Collection Officer

Credit Union Staff
Dina W. Thomas, Interim CEO/Manager
Pamela C. Porter, Loan Officer
Melissa D. Morris, Operations Coordinator
Christy Cade, Head Teller
Jean Junkin, Teller
Yasmen Williams, Teller



AMERICAN
CREDIT UNION



Your savings
federally insured to \$100,000
NCUA
National Credit Union Administration,
a U. S. Government Agency.

We Do Business in Accordance with the
Federal Fair Housing Law and the
Equal Credit Opportunity Act.

Holiday Closings

Columbus Day	October 10
Veterans Day	November 11
Thanksgiving	November 24 & 25
Christmas	December 26
New Year's Day	January 2

Coming In Early 2006!

Our website will be ready soon.
Watch for details in future newsletters.