

## Has your address changed?

If you are getting ready to move, have gotten a new cell phone number, or recently changed jobs, be sure to notify your credit union of your new contact information. Keeping your information current allows us to reach you with important information and/or questions about your account. (While mail and phone numbers can be forwarded, for your security, we cannot modify our records without your verification.)

To update your information with us, visit any of our branches or call us at 314.962.6363 and say or press 5. Home banking users can complete and submit a secure form through their online accounts; simply log in and click on "Online Forms" on the left side of the screen.

## Your chance to earn rewards is coming

If you have a VISA® debit card through Arsenal, you'll receive a **new card** with a

new look in the mail this month.

Follow the instructions with it to

start earning rewards points every time you sign for a purchase using your debit card. You'll be able to redeem these points for travel, recreation, electronics, household items, and more!

If you do not receive your new card by Feb. 19, please call us at 314.962.6363 and say or press 5.

*Note: Your current ACU debit card and personal identification number (PIN) will not be valid after Feb. 23.*



## Strengthen your passwords

You only enter personal information on secure Web sites. You have installed a firewall, spyware detection and removal software, and spam blockers on your computer and routinely make sure all are current. You never click on links or download software from senders you don't know.

Yet, if you don't have strong passwords on your computer and online accounts, your personal information could still be at risk.

Arsenal Credit Union encourages you to create strong passwords, whether it's to shop online or access your accounts and pay your bills through our free online banking site. A good password, in general, is one that is easy for you to remember but difficult for anyone else to guess. SecurityStats.com provides the following tips for choosing a strong password.

### DO

- Mix uppercase and lowercase letters with numbers, symbols and punctuation (if allowed).
- Create a password that is at least six characters long.
- Make sure your password can be typed quickly, without looking at the keyboard.
- Use a different password for each application.
- Change your passwords regularly, at least once every three months.

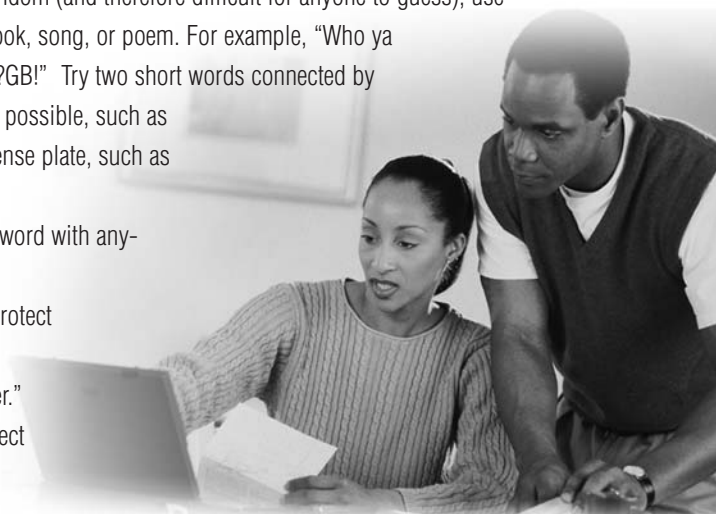
### DON'T USE

- Any form of your login ID.
- Your first, middle, or last name, nickname, or initials or that of anyone else.
- A word or abbreviation that can be found in the dictionary.
- Information that can be easily obtained about you, such as pets' names, license plate numbers, telephone numbers, ID numbers, the name of the street you live on, etc.
- Dates, especially birthdates and anniversaries.
- Keyboard sequences, e.g. qwerty.
- Any password you found in a book or on a Web site about computer security. (Remember, hackers have access to that same information.)

For a password that seems completely random (and therefore difficult for anyone to guess), use the first letter of each word from a line in a book, song, or poem. For example, "Who ya gonna call? Ghost Busters!" would be "Wycg?GB!" Try two short words connected by punctuation, replacing letters with numbers if possible, such as "T1me#0ff," or create an imaginary vanity license plate, such as "ACU4my\$."

Most importantly, do not share your password with anyone or write it down anywhere.

For other online safety tips and ways to protect yourself from phishing, go to our Web site, [www.arsenalcu.org](http://www.arsenalcu.org), and click on "Fraud center." For tips to protect your identity anywhere, select "Anytime Adviser" then "ID theft coach."



## Are you up for a challenge? Make 2007 your year to become financially fit

Many people are overwhelmed by their financial options. They're busy with daily chores and either put off financial tasks or don't give their finances proper attention.

If this describes you at all, or if you would like to make sure you are on the right track, we invite you to take the free online Financial Fitness Challenge.

Each month, the Financial Fitness Challenge provides a mix of tasks to tackle, including big-picture goals, maintenance, and automated chores.

It also helps you to prepare for those real-life obstacles that can set you back.



What if you suddenly lose overtime hours you've been counting on? What happens if your car is totaled and insurance coverage is less than what you owe on the car? While you can't prepare for everything, the site uses these "Fickle Fingers of Fate" examples to make suggestions on what you can do to stay on track.

You'll find tips and tools to help you make the most of your finances, including calculators, articles, videos, audio, and Web sites. There's even an online message board to share strategies and ideas with other consumers.

Chart your progress with the online checklist. After all, you only get out of the Financial Fitness Challenge what you put into it.

Best of all, each month, 10 consumers will win \$50 each just for participating in the Financial Fitness Challenge.

Take the challenge yourself; go to our Web site — [www.arsenalcu.org](http://www.arsenalcu.org) — and click on "Home and family finance" under the "Resource Center" heading.

## What do you get someone for Presidents' Day?

Well, if he or she is a coin collector, how about the first of a new series of gold coins?

Beginning in mid-February, just in time for Presidents' Day, the U.S. Mint will release into circulation \$1 gold coins with the likeness of George Washington on one side and the Statue of Liberty on the other. New coins will be released every three months, each portraying a deceased U.S. president in order of service.

To view the first four coins to be released, go to the U.S. Mint's Web site at [www.usmint.gov](http://www.usmint.gov) and click on "Presidential \$1 Coin Program."



United States  
Mint image

## Do your homework before hiring a tax preparer

Hiring someone to prepare and file your tax return may seem like the easy way to go this tax season, but if you don't ask the right questions ahead of time, it could mean a lot of work for you down the road.

The IRS suggests the following tips to consider when hiring a tax professional:

- Avoid preparers who claim they can obtain larger refunds than other preparers. If your returns are prepared correctly, every preparer should derive substantially similar numbers.
- Ask whether the preparer charges by the hour or whether the fee is based on the number of forms and schedules required by your situation. A preparer *may not* guarantee results or base fees on a percentage of the amount of the refund.
- Find out who will actually prepare the return. You should know exactly who works with your tax matters at all times and how to contact him or her.
- Investigate whether the preparer has any questionable history with the Better Business Bureau, the state's board of accountancy for CPAs, the state's bar association for attorneys or the IRS Office of Professional Responsibility (OPR) for enrolled agents.
- Determine if the preparer's credentials meet your needs. (Anyone can claim to be a tax preparer — a license to practice is not needed in most states.) Only tax attorneys, Certified Public Accountants (CPAs) and enrolled agents can represent taxpayers before the IRS in all matters including audits, collection actions and appeals. Other return preparers may represent taxpayers only in audits regarding a return that they signed as a preparer.
- The IRS can help many taxpayers prepare their own returns without the assistance of a paid preparer. Before seeking a paid preparer, consider how much information is available directly through the IRS Web site.

Also, make sure you're organized. Sloppy record keeping will cost you, particularly if you're charged by the hour.

Don't leave out any details. What you tell — or don't tell — the tax preparer can make a big difference in the amount of your refund, such as whether parents or adult children live with you, allowing you to claim a tax-saving dependency exemption.

Finally, don't wait until the last minute; some preparers have cut-off dates or may charge more after a certain date.

For more tax tips and advice, plus information on abusive shelters and other tax schemes and scams, go to [www.irs.gov](http://www.irs.gov).



314.962.6363  
1.800.719.6363  
[www.arsenalcu.org](http://www.arsenalcu.org)  
[arsenalcu@arsenalcu.org](mailto:arsenalcu@arsenalcu.org)

ActionLine (24-hour automated teller):  
314.962.6363 and say or press 2

ActionLoan (24-hour automated loan application system):  
314.962.6363 and say or press 3

Clarke American (24-hour check reordering):  
1.800.355.8123 or [www.checkreorderexpress.com](http://www.checkreorderexpress.com)



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™

Your savings federally insured to at least  
\$100,000 and backed by the full faith  
and credit of the United States Government  
**NCUA**  
National Credit Union Administration  
a U.S. Government Agency