

Member Education Center relocated

Due to the construction about to begin at our Mid St. Louis County branch, we've moved the Member Education Center located inside it to our branch on the base of National Geospatial-Intelligence Agency (NGA).

NGA is part of the U.S. Department of Defense; consequently, this branch is restricted to the public and available to NGA employees only. For those who do visit this branch, the center is located in the conference room to your right once you enter the credit union. This center will remain at NGA, and a new center will be built at our Mid County branch once construction is completed. Our Jefferson County branch in Arnold also houses a center.

Our Member Education Centers offer unbiased materials and advice on 11 different financial topics arranged in binders for quick reference. Members are welcome to research any and all of these topics during lobby hours. These centers also contain a myriad of free "take-one" brochures and booklets that can help you learn how to build a better credit record, get the best deal on a used car, fight back against identity theft, use the Internet safely, save smartly, fund a college education, and more.

Mid County branch to get new look

After 25 years, our Mid St. Louis County branch is getting a complete makeover to enhance its road presence, use office space more efficiently, upgrade all member service areas, add convenience such as a drive-up ATM, and increase the visibility and capacity of the drive-up while updating and modernizing its function.

The branch, located at 8651 Watson Road near Rock Hill/ Elm Road in the Webster Groves-Crestwood area, will have the same contemporary design as our Jefferson County headquarters.

"This will help us create a distinctive brand identity and maintain a consistent image," said Ron Trucks, chairman of the branch development committee. Trucks also

serves on the board of directors and is chairman of the supervisory committee at Arsenal.

Once construction is completed, the changes will be noticeable as soon as you pull into the parking lot; the exterior of the building will be taupe with teal accents to match our corporate colors.

Inside, everything from floor to ceiling – literally – will be replaced. The interior design will feature an open floor plan with an exposed ceiling, a retail feel, high-tech amenities such as big-screen and LCD-screen TVs, and a kids' play area. There will be additional teller windows, plus all teller windows will be staggered for member privacy. The teller line will move from the north side of the building to the west to accommodate expanded drive-up lanes, which will also be moved to the west side of the building. A drive-up ATM will be added to these lanes, replacing the current walk-up ATM.

Remodeling is scheduled to begin this month, which is evident if you've visited the branch recently; most of the furniture has been moved out to allow for work to begin. We will be open during construction to offer uninterrupted service to our members. Please excuse our mess and continue to visit our Mid County branch during construction and especially afterwards; the project is expected to be completed by late spring/early summer 2007.

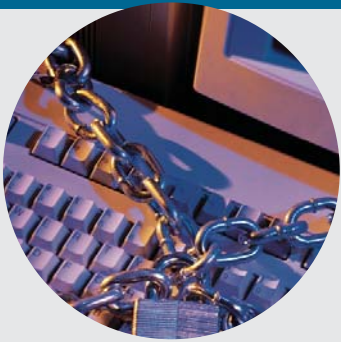
We will follow construction progress in future issues of Member's Edge and on the "What's New" section of our Web site (www.arsenalcu.org). Be sure to check out new details and photos as they become available.



Mid County location as it currently looks



Mid County location after construction is completed in 2007



Online banking is even more secure

Your online security has always been a top priority at Arsenal Credit Union. We employ several security measures to make sure that your online banking experience is as safe as possible. Password verification ensures that only authorized users can access your account. The information exchanged between your browser and our online banking server is scrambled with 128-bit Secure Sockets Layer (SSL) encryption. Plus, firewall servers protect the online banking network used to store your account information.

Beginning Oct. 4, we'll have another feature in place to protect you: enhanced login security, also known as Internet Banking Multifactor Authentication or MFA. This optional feature gives you extra protection from fraud and identity theft by identifying you as the true owner of your accounts. If you choose, our system will recognize both your password and your computer. If we don't recognize your computer, perhaps because you've logged in from a public computer or one you haven't used before, you will be prompted to provide information that only you will know as an additional line of defense against unauthorized access to your accounts.

Enhanced login security is just one more way to prevent fraud, protect against identity theft, and strengthen your online security. To learn more about how we protect your information, go to www.arsenalcu.org and click on "Fraud Center."

Protect yourself from scams

Arsenal has a free new resource to help protect you, your money, and your identity – an online "Fraud Center." We've compiled details on some common scams, how you can minimize/prevent your chances of being victimized, and what you can do if you've been scammed. We also have links to Web sites dedicated to educating consumers about these types of crimes and how they work.

The "Fraud Center" can be found on our Web site, www.arsenalcu.org, the third item under "Resource Center." While we don't include every new scam that comes out, we will update this section often with information that we feel is important to you, so be sure to visit it often and tell others about it.

Sign that card!

Check the backs of the credit and debit cards in your wallet or purse. How many of them have you signed? If any of your credit or debit cards aren't signed, they aren't considered valid.

While you may have no problems using your card, merchants are required to verify your signature on your card with that on the sales receipt; if they don't match, the merchant isn't supposed to accept the card. Plus, if your card isn't signed, anyone that steals your card could sign it and use it.

Did you write "Check ID" instead of signing the back of any of your cards? Those cards aren't valid either. Many people believe that this prevents identity theft for one of two reasons: 1) because the merchant should verify the signature on the sales receipt against a signed photo ID; or 2) because, if the card is stolen, the thief wouldn't be able to copy the signature on the back of the card to forge receipts. While both are valid points, the fact remains that the card is not valid. An alternative is to sign the back of your card *and* write "Check ID" next to it, encouraging the merchant to match your signed receipt to your credit card and photo ID.

What if the salesperson doesn't check the back of the card? If a merchant doesn't verify your signature during the sale, they could be liable for fraudulent purchases.

The moral of the story is to sign all of the credit and debit cards in your wallet if you haven't already, and be sure to sign any new cards as soon as you receive them.



Credit unions get *Reader's Digest's* approval

The September issue of *Reader's Digest* recommends that consumers join a credit union to "cash in on higher interest rates for deposit accounts and lower rates on loans." The article explains that credit unions, which are not-for-profit cooperatives, return earnings to members by way of lower loan rates or low- or no-fee services.

While author Cynthia Dermody indicates that banks offer better ATM access, Arsenal members don't need to worry about that; they can enjoy free access to over 25,000 ATMs nationwide. (To find one near you, go to www.arsenalcu.org and select "ATM locator" or call 1.888.SITE.COOP.)

There's no place like home

New program helps members afford homes

Think home ownership is too expensive? It's not – just ask two Arsenal members who recently purchased homes through the First Time Home Buyers Program*, which the credit union introduced in June. The program helps first-time home buyers move into a



Mortgage Loan Officer Jan Doyle discusses ACU's First Time Home Buyers Program with J.R. Booker.

new home for as little as \$500 down. Plus, grants through the Missouri Housing Development Commission (MHDC) can help cover closing costs.

J.R. Booker, a transplant from Memphis, Tenn., moved to St. Louis in February to work for National Geospatial-Intelligence Agency (NGA). Not long after he signed a lease on his South County apartment, he realized that the cost of renting was "ridiculous." He stumbled across the First Time Home Buyers Program on Arsenal Credit Union's Web site. "I looked into other mortgage programs," says Booker, "but none offered programs for first-time home buyers. The program at Arsenal fit my budget; I could get a home loan and still eat!"

After moving from Memphis, Booker didn't think he could afford closing costs, but with grants through MHDC, he paid just \$12.43, and his mortgage payments are less than what he paid in rent! Now, at age 24, he is enjoying a home of his own – a 100-year-old rehabbed brick home in South St. Louis City – and says that he would "highly recommend" the program to others.

Adam Hoberg, 25, also recently kicked the renting habit. After sharing a Webster Groves apartment with a roommate for three years, he decided to make a change. "Our lease was up and I was sick of wasting money renting," says Hoberg. He learned about the First Time Home Buyers Program from an insert in his monthly Arsenal account statement. While other lenders did not have the same experience with or information on the MHDC program, he says that the loan officers at Arsenal and First Integrity were very knowledgeable about the program.

Hoberg says the home-buying process went relatively smooth for him and that he would definitely recommend the First Time Home Buyers Program to friends and family members. He also recommends that potential first-time homeowners first know how much they can afford by budgeting, and states that "it is definitely worth making sacrifices to purchase a place of your own." Through the program, Hoberg was able to purchase a two-bedroom condo in Oakville, where he grew up.

For more information or to apply for an MHDC First Time Home Buyers Loan, go to www.arsenalcu.org and click on "Online Applications" and then on the First Time Home Buyers banner, or call 314.962.6363 and say or press 4.

*MHDC loans are made in conjunction with our mortgage lending partner, First Integrity Mortgage Services, a certified MHDC lender.

Go direct and get your money faster

Check fraud and identity theft are growing risks for all Americans, including people who receive federal benefits. In 2005, about 65,000 checks issued by the U.S. Department of the Treasury, totaling more than \$60 million, fell prey to endorsement forgeries. If you receive Social Security or Supplemental Security Income (SSI) payments by mail each month, there is a better way – *Go Direct*. Having your payment directly deposited into your account is better for several reasons:

- **It's safer.** Direct deposit helps protect people from fraud and identity theft. You are 30 times more likely to have a problem with your federal benefit check than with your direct deposit payment; checks can be forged, and payments that come in the mail are especially vulnerable to theft and fraudulent endorsements.
- **It's easier.** Payments go straight into your account, so you don't have to come to the credit union to deposit a check. Your payment is always here on payment day.
- **It gives you more control.** Direct deposit is completely predictable – you know you'll have your money at the same time each month. You can check your deposit using ActionLine (314.962.6363 and say or press 2) or AccessPoint (www.arsenalcu.org) and withdraw funds for free at 25,000 CO-OP Network ATMs nationwide or at any ACU branch.

It's easy to sign up for direct deposit, too. Call the *Go Direct* helpline at 1.800.333.1795, go to www.GoDirect.org, or visit your local Social Security office. Before you sign up, you'll need your Social Security number, our routing number, your account number, and the spelling of your name exactly as it appears on your Social Security or SSI check.



First-time homebuyer Adam Hoberg recently moved into a condo in Oakville.

ACU can help your small business grow

While large banks may not want to take on small business loans, Arsenal Credit Union can provide an affordable option for your small business. In fact, two local companies are already enjoying the benefits of ACU financing.



Jim Schaeffer of Elite Limousine Service (636.938.4994) used his ACU loan to buy another limo.

Elite Limousine Service

After being laid off from American Can Co. in 1994, Jim Schaeffer decided never to work for anyone else again. Pursuing an interest in limousines, he purchased an older model limo, fixed it up, and began Elite Limousine Service. He runs the company with the help of his wife Kelly and his father Jim and staffs only properly licensed, professionally trained chauffeurs. Schaeffer offers Lincoln Towncar and Cadillac Escalade limos, fully equipped with AM/FM CD players, DVD players, colored fiber optic mirrored ceilings and bars, plush leather seating, built-in coolers and champagne wells, and more.

Weddings are, of course, the most popular reason customers use his limo service and are also Schaeffer's favorite events because he says "people are in a great mood."

Schaeffer used his ACU loan to purchase a Cadillac Escalade limo; he highly recommends ACU financing and says "it's the most cost-effective route to go."



Chris Robinson of Wacky Warriors is ready to purchase property thanks to a loan from ACU.

Wacky Warriors

In 1982, the game of paintball wasn't well-known. While they had never played paintball before, when Chris Robinson and his wife Tracy saw a story about it on *Nightline*, they were immediately interested. He describes the game as "a combination of capture the flag and chess mixed in with hide and seek and a large dose of adrenaline." With some land his father owned in De Soto, Mo., the Robinsons opened the first paintball field west of the Mississippi River – the 20th field in the U.S. – and formed the company Wacky Warriors. Their current fields in Wentzville, Mo., and Millstadt, Ill., are available for group or open play for anyone ages 10 and over.

Robinson also owns Paintball Outfitters, a supply store for paintball enthusiasts, which has four locations in the metro area.

The Robinsons turned to Arsenal Credit Union for help with their latest venture – real estate investment – and Chris says the service he's received has been very good. The line-of-credit loan that he opened will allow them to make a purchase as soon as they find property.

If you'd like more information about our small business loans, please give us a call at 314.962.6363 and say or press 5.



College scholarship applications available

If you are graduating from high school this spring, have been involved in both your school and the community and have maintained good grades, you can apply for a college scholarship from Arsenal Credit Union. Members ages 17-18 will receive applications in the mail this month.

You can also download an application from our Web site at www.arsenalcu.org (under Deposit Accounts, then Advantage Point Teen Club), pick one up at any of our branches, or call Jennifer Ciecalone at 314.962.6363, ext. 1253.

Three changes have been made to this year's competition. Applicants must be members of Arsenal Credit Union for one year or more. A new essay topic will be featured in the application. A special scholarship has been established for family members of employees of the credit union; the winner will be selected using the same criteria applied to other members.

We will once again be awarding two \$1,000 scholarships and two \$500 scholarships to members.

Christmas Club savings distributed

Get out your holiday shopping list; your Christmas Club balances will be transferred to your checking or savings account on **October 6**, or a check will be mailed to your home, as you have specified.

If you would like to set up a Christmas Club account and start saving for next year, visit any of our branches or call us at 314.962.6363 and say or press 5.



314.962.6363
1.800.719.6363
www.arsenalcu.org
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



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

Now savings insured to \$100,000

NCUA

National Credit Union Administration, a U.S. Government Agency

SE206-578P