

Protecting Yourself from Identity Theft

Tips and tools to help you keep your identity safe and secure



At MCU, we are committed to ensuring that your personal and account information is always safe and secure. Part of this effort involves the hard work and dedication of our employees and staff, in particular from our Security and Fraud Department. Our team at MCU works round the clock, monitoring for any type of suspicious activity and preventing information from getting into the wrong hands.

Perhaps the most important part of our efforts, however, is educating our members on how they can help themselves in the fight against identity theft. From ATM skimmers to dumpster divers, identity thieves go to great lengths to try and steal your personal information; if you do not take caution when dealing with personal or account information, your information won't just be yours any longer. Below are some helpful tips you can use to protect your identity when dealing with your personal and account information.

MONITOR YOUR ACTIVITY

Always keep tabs of all of your accounts by reviewing your statements monthly, and constantly monitor your activity. Report any suspicious activity as early as possible. Make sure to check your credit report annually (you can check it for free once per year at www.annualcreditreport.com) and look for inaccuracies or omissions.

GO GREEN

Request online account statements and pay online whenever possible. By signing up for electronic statements and online bill pay, you can avoid the risk of an identity thief going through your mail to obtain information. Also, **shred** all of your paper documents that contain your SSN, date of birth, or

other information that can be used to compromise the safety of your identity.

DON'T TAKE THE BAIT

Many identity thieves will try to imitate a trustworthy source and try to bait you into giving personal information. This can be done over the phone, by email, text, on social media sites, online job applications or by clicking on unfamiliar links even if they are from sources you trust. These are "phishing" scams that trick people into sharing personal information; avoid giving out personal information as much as possible.

BE PRIVATE IN PUBLIC

When using a public computer (office, library, etc), make sure you delete any personal documents on the desktop

before logging off. Also make sure to delete your internet browsing history, and never use your credit or debit card to make online purchases on public computers.

USE CAUTION AT THE ATM

Make sure to be alert whenever using an ATM. Free-standing ATMs (ATMs that can be accessed without entering through a locked door or aren't part of a reputable financial institution) are at high risk for identity thieves to attach skimming devices to, so avoid them whenever possible. Never keep your ATM card and PIN together and never tape your PIN to your ATM card. Be aware of any suspicious persons trying to "shoulder surf" (looking over your shoulder to see you key in your PIN).

These are just some of the many steps you can take to help protect your identity. For more tips and fraud alerts, or to report potential fraud on your MCU account, visit <http://nymcu.org/resources/Security.aspx>.

MCU Reports Record Growth in Fiscal Year 2012

2012 was a record year for Municipal Credit Union (MCU), and 2013 looks to be equally as strong. This was the news shared by MCU at its annual meeting held at the Hilton Hotel in Manhattan.



MCU President/CEO Kam Wong addresses members at the MCU 2013 Annual Meeting



MCU Chair of the Board Mark S. Brantley, Esq. speaking to attendees at the MCU 2013 Annual Meeting

MCU reported it closed 2012 with \$1.79 billion in total assets and 340,000 members. MCU Chair of the Board Mark S. Brantley, Esq. said that MCU's philosophy of "people helping people" helped the credit union realize this record growth. "We saw record numbers in memberships and deposits. In 2012, members rewarded our loyalty to them by coming to MCU first to achieve their financial goals and aspirations," Brantley told attendees.

MCU President/CEO Kam Wong followed, saying "MCU ended 2012 well positioned to continue to grow stronger regardless of the future economic landscape. We finished 2012 well capitalized, with a net worth ratio of 9.97%, which is much higher than the industry standard of 7% that is required to earn a top rating for institutional soundness."

Mr. Wong pointed out that MCU continued to actively lend to members during the year, as evidenced by its \$1.2 billion loan portfolio.

MCU noted that Hurricane Sandy presented many challenges for its members and communities. In response, MCU offered a special member assistance program which included emergency loans, deferred payment options on mortgages and auto loans, and credit line increases. The credit union also provided assistance to the community as a whole through its financial support of the Mayor's Fund.

Both Brantley and Wong reported that MCU made great strides in becoming more accessible in areas where its members live and work. In 2012, MCU opened its Springfield Gardens branch

in Queens and greatly expanded its ATM network in local area supermarkets, boosting the MCU-owned-and-operated ATM network to more than 200 locations. MCU also continued its corporate mission of giving back to the communities it serves. In addition to its support of the Mayor's Fund and its continued sponsorship of the Circle of Sisters Expo, Harlem Week and several Civil Service Appreciation Day events, MCU initiated a new partnership with St. John's University and its Advantage Academy which helps individuals break the cycle of poverty through education, counseling and social support services. MCU also forged new relationships in the healthcare arena, entering a partnership with St. Mary's Children's Hospital, as well as continuing its support of several area hospitals and healthcare charities.



MCU Board of Directors members, President/CEO Kam Wong, Spokesperson John Franco, and Queens Councilman Leroy Comrie pose for photo at the MCU 2013 Annual Meeting

MCU ANNOUNCES WINNERS OF 2013 SCHOLARSHIPS



MCU is proud to announce the winners of the 2013 MCU Scholarship Program. A total of \$66,000 in scholarships were awarded to graduating high school seniors. Eight winners were recipients of \$5,000 Memorial Scholarships, and 13 winners received \$2,000 scholarships. Congratulations to all of this year's scholarship recipients, and best of luck in all of your future endeavors!

Gabrielle Batista – *Charles Faulding Memorial Scholarship Winner*
Emma Briscoe – *Julian I. Garfield Memorial Scholarship Winner*
Akash Desai – *Louise DeBow Memorial Scholarship Winner*
David Fellows – *Willie James Memorial Scholarship Winner*
Christopher Pinto – *Mayor John Mitchell Memorial Scholarship Winner*
Ruth Tacandong – *Malachy T. Higgins Memorial Scholarship Winner*
Joseph Varela – *James McKeon Memorial Scholarship Winner*
Zachary Zagorski – *Anna Mae Massy Memorial Scholarship Winner*
Mary Adeyeye
Daniel Albert
Thomas Behan
Breana Channer
Katarina Epino
Dana Galizia
Christina Ingraldi
Alexa Jordan
Maeve Kerr
Janmarl Ligan
Merin Panthapattue
Michael Rodriguez
Kaitlyn Young



(L TO R) MCU \$5,000 Memorial Scholarship Winners Zachary Zagorski, Christopher Pinto, Akash Desai, Joseph Varela, and David Fellows



MCU Board of Directors members, President/CEO Kam Wong, and \$5,000 MCU Memorial Scholarship Winners

MCU Announces Board Election Results, Appoints Officers for Upcoming Year



During the 2013 Annual Meeting, held on Tuesday, May 7th at the Hilton Hotel in Manhattan, MCU held an election for four positions on its Board of Directors. Mario Matos Jr. and Joy S. Schwartz were re-elected and Beryl Major and Tessa I. Hackett-Vieira were elected to the Board of Directors. All will serve a three-year term effective immediately.

In addition, Giovanni Porcelli and Karen Lucas were re-elected to the Supervisory Committee in an uncontested election. Their three-year terms also begin immediately.

MCU Chair Brantley has also announced the official Board officer positions for the coming year as:

Mark S. Brantley, Chair

S. Nana Osei-Bonsu, Treasurer

Sylvia G. Ash, 1st Vice Chair

Shirley Jenkins, Secretary

C. Richard Wagner, 2nd Vice Chair

James Durrah, Asst. Treasurer

Caroll Duncanson, 3rd Vice Chair

Joy S. Schwartz, Asst. Secretary

In addition to the Board officers listed above, MCU's Board of Directors also includes Tessa I. Hackett-Vieira, Loretta Y. Jones, Beryl Major, and Mario Matos Jr. as Directors. Thomas Diana was appointed a Director Emeritus.

The Family Security Plan®

Providing the Foundation for a Secure Future



MCU is pleased to offer members permanent Whole Life Insurance, Disability Income and Critical Illness Insurance through a longstanding partnership with **The Family Security Plan®**.

The Family Security Plan® provides a cost-effective, convenient way for members to acquire additional financial security for their families in the event of an unexpected death, disability or critical illness. Whole Life Insurance features premiums that never increase, death benefits that never decrease, and a policy that accumulates cash value. Disability Income Insurance helps you meet your basic monthly financial commitments should you become injured. Critical Illness Insurance gives you a one-time cash payout with the diagnosis of a covered critical illness. It also automatically enrolls you in Best Doctors®, a program that connects you to the best medical care when you need it most. While you take care of your loved ones, let **The Family Security Plan®** take care of you.

Take a look at **The Family Security Plan®** portfolio of products at familysecurityplan.com. For a personal consultation on your insurance needs, see your Family Security Plan representative in your local MCU lobby or call us at **(800) 243-2292**.

Board of Directors

Mark S. Brantley, *Chair*
 Sylvia G. Ash, *1st Vice Chair*
 C. Richard Wagner, *2nd Vice Chair*
 Carol Duncanson, *3rd Vice Chair*
 S. Nana Osei-Bonsu, *Treasurer*
 Shirley Jenkins, *Secretary*
 James Durrah, *Asst. Treasurer*
 Joy S. Schwartz, *Asst. Secretary*
 Tessa I. Hackett-Vieira, *Director*
 Loretta Y. Jones, *Director*
 Beryl Major, *Director*
 Mario Matos Jr., *Director*
 Thomas Diana, *Director Emeritus*

Supervisory Committee

Giovanni Porcelli, *Chairman*
 Karen Lucas, *Secretary*
 Almata Coaxum, *Member*
 Joseph Guagliardo, *Member*
 Cheryl Wright, *Member*

Executive Management

Kam Wong, *President/CEO*
 Thomas Siciliano, *General Counsel*
 Ana Puella, *EVP/Chief Financial Officer*
 Richard Casamassa, *SVP/Member Service Operations*
 Norman Kohn, *SVP/Chief Credit Officer*
 Carole A. Porter, *SVP/Chief Retail Banking Operations Officer*

Senior Management

Anie Akpe-Lewis, *VP/Real Property*
 William Birnbach, *VP/Member Service Operations*
 Ahmed Campbell, *VP/Loan Operations*
 Corey Fernandes, *VP/Business Development/Member Relations*
 Urmilla Jorawar, *Chief Internal Auditor*
 Steven Kibitel, *VP/Marketing*
 Amy Kong, *VP/Risk Management*
 Linda Lambert, *VP/Finance*
 Vincent Miller, *VP/Contact Center*
 John Parrinello, *VP/Collections/Loss Prevention*
 Agnes Payadue, *VP/Retail Banking Operations*
 Janet Perkins, *VP/Technology*
 Michael Rosano, *VP/Security & Fraud*
 Kim Thompson, *VP/Human Resources*

PERSONAL LOAN RATES

Loan Type	Amount Financed	Term	Auto-Pay APR*	Monthly Payment Per \$1,000 Borrowed
Unsecured Loan	\$1,000–\$15,000	Up to 60 Months	9.50%	\$21.01
Unsecured Loan	\$15,001–\$50,000	Up to 60 Months	10.50%	\$21.50
Unsecured Loan	\$15,001–\$50,000	Up to 72 Months	11.00%	\$19.05
Unsecured Loan	\$15,001–\$50,000	Up to 84 Months	11.00%	\$17.13

AUTO LOAN RATES

Loan Type	Maximum Amount Financed	Term	Auto-Pay APR*	Monthly Payment Per \$1,000 Borrowed
New Cars				
2013–2012	125%	Up to 60 Months	1.95%	\$17.51
2013–2012	125%	61–66 Months	2.15%	\$16.08
2013–2012	125%	67–72 Months	2.25%	\$14.87
Pre-Owned Cars				
2011	125%	Up to 60 Months	2.15%	\$16.08
2011	125%	61–66 Months	2.45%	\$16.22
2011	125%	67–72 Months	2.45%	\$14.95

Rates may be higher based on applicant's credit worthiness. Rates and terms are subject to change without notice. Certain restrictions may apply. MCU only finances vehicles purchased from a car dealer. We do not offer financing for private sales, individual sales or lease buyouts.

* Auto-Pay: When direct deposit or automatic payroll deduction is utilized as the method of loan repayment. Annual percentage rates for auto loans will increase by 1/2 % after consummation if automatic payroll deduction or direct deposit is cancelled. Annual percentage rates on unsecured loans will increase by 2% after consummation if automatic payroll deduction or direct deposit is cancelled. Late payment fee: \$25.00.

APR = Annual Percentage Rate.



Municipal Credit Union is an equal housing lender.

NOTICE FROM THE SUPERVISORY COMMITTEE

The Supervisory Committee has established a procedure; whereby, members can confidentially submit concerns regarding questionable accounting or auditing matters, as well as concerns impacting on internal controls. Correspondence should be sent to:

Municipal Credit Union

Supervisory Committee/Internal Audit Department
 Post Office Box 3418, New York, NY 10277-1863

Attn: Giovanni Porcelli, Chairman

Phone: 212-238-3573 Email: gporcelli@nymcu.org

PHONE NUMBERS:

MCU's Automated Service – Touch Tone Teller:
Within the Five Boroughs/Long Island
 (212) 693-4900

Outside the Five Boroughs/Long Island
 (800) 323-6713

Application Express:
 (800) LOAN-MCU

LOAN BY FAX:
 (212) 238-2699

MCU AUTONET:
 888-4MCU-AUTO

VISA Information:
 (800) 481-7338

Mortgage and Home Equity Information: (212) 238-3521

Deposit Account Information:
 (212)-693-4900

New Member Line:
 (866) JOIN-MCU

VISIT OUR WEBSITE:
www.nymcu.org



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

For complete information concerning our savings programs, contact the credit union for a "Truth-in-Savings" disclosure.