



MEMO From METRO

Volume 8
Issue 3
Summer 2005

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What Do You Know About Identity Theft?

Many people believe the primary reason for the increase in identity theft is technology. Things like ATMs, personal computers, and internet shopping. Surprisingly, a recent survey conducted by Javelin Strategy and Research and the Better Business Bureau, found only 11% of known identity theft cases occurred as a result of online activity. A number of identity fraud cases, about 30% resulted, from a stolen or lost purse or wallet. Less than 5% were a result of information being taken out of the garbage. ***About half of all identity theft is committed by relatives and close friends.***

Interestingly, identity theft victims who discovered the crime through electronic means, such as online access to accounts or through ATM activity, averaged a lower amount of monetary loss than those who discovered the theft by reviewing their periodic paper statements.

People who look at their accounts frequently throughout the month are more likely to notice unusual activity in their accounts than those who wait for their paper statements.

There are some very simple things you can do to protect yourself.

Don't leave your purse or wallet unattended at work, at restaurants, in your shopping cart, or where it is not under your direct control.

Destroy all old unused checks when you close a checking account. Destroy or keep in a secure place, any courtesy checks your bank or credit card company mails to you. Shred all financial offers, credit solicitations and statements promptly.

Reconcile your checking and credit card statements in a timely fashion and immediately investigate any transactions you did not make.

Safeguard your credit, debit and ATM card receipts and shred them before disposing of them.

Never give any credit card, bank account or social security data to anyone ***who contacts you*** over the telephone or on the internet.

Memorize your passwords and personal identification numbers (PIN). Keep this information somewhere that only you know about. Don't keep it in your purse or wallet with your cards. Keeping your numbers to yourself is the best way to keep your credit cards secure. Identity theft is often traced back to family members who use PINS without permission.

Finally, keep photocopies of all credit and identification cards you carry with you. Copy both the front and back. This will be most helpful in the event your wallet or purse is lost or stolen. Keep these copies in a safe place.



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 accountservices@mcu.org

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 8:00 AM to 6:00 PM
 Saturday
 8:00 AM to 1:00 PM

DRIVE-THRU

Monday—Friday
 7:00 AM to 6:00 PM
 Saturday
 7:00 AM to 1:00 PM

METRO ATM LOCATIONS

Open 24 Hours
 7 Days A Week

METRO Office
2440 E. Rand Road
 Arlington Heights

Arlington Heights Police Dept.
33 S. Arlington Heights Road
 Arlington Heights

Hoffman Estates Police Dept.
1200 Gannon Drive
 Hoffman Estates

Schaumburg Police Dept.
1000 W. Schaumburg Road
 Schaumburg

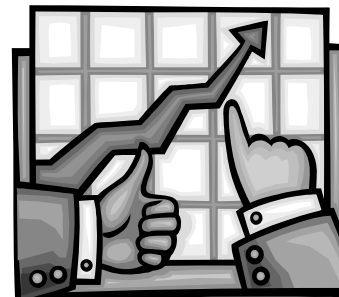
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2005 MEMBER SURVEY

We would like to thank each of our members who responded to our annual member satisfaction survey. Each year we learn new ways to serve you better. The 2005 survey results were very positive. More than 93% of the respondents would recommend METRO to co-workers and family members.



Many credit unions have expanded their membership to their surrounding community. Our members responded positively to supporting such an expansion. We will say more on this topic in future news letters.

2005 HOLIDAY CLOSING SCHEDULE

Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Staff/Director Lunch	Wednesday, December 7
METRO will close at Noon	
Christmas Eve	Saturday, December 24
METRO will close at Noon	
Christmas	Monday, December 26

YOUR MONEY...

SHOPPING SAFELY ON THE INTERNET

Recently The Wall Street Journal published an article offering some security tips for "buying" on the internet.

To protect yourself, if you're using sites where you have to furnish a credit-card number or other sensitive data, make sure the sites are secure. One sign of security: the Web address begins with "https:" not just "http:".

Another sign that you're on a secure site is a small padlock icon that appears along the bottom edge of the screen when you view a Web page.

Be careful about an identity theft technique called "pharming". Inter-

net scammers are able to redirect you to fraudulent Web pages where they then try to capture your personal financial information. While other scams such as "phishing" and "spyware" are still more prevalent, there is a danger that pharming will become increasingly common, security experts say. Thieves change Internet routing information such that it appears as if you're still going to the correct Web address.

Shopping the internet is convenient and can provide considerable savings over shopping at traditional stores. Do it safely by watching out for clues that something just doesn't look right.