



MONEY Matters



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Phraud Takes on New Phorms

Technology brings us all kinds of convenience and entertainment. It also creates new ways for crooks to take advantage of consumers. The scams and the lingo change all the time. Here's are a couple of examples of new fraud scams to keep you in the know:

Vishing

This is a new fraud scam going on. Vishing uses Voice over Internet Protocol (VoIP) phones instead of a misdirected Web link to steal your personal information. Instead of an e-mail blast, the thieves use a "war dial" attach over a VoIP system to blanket an area. A recorded message tells you, for example, that your credit card has been breached and tells you to call a number immediately. The number connects to a VoIP phone that can recognize telephone keystrokes. When you dial, another message states "this is account verification; please enter your 16-digit account number." The same rules apply--don't bite, and notify the "vished" entity right away. Even caller ID can be spoofed, so don't think you're secure if you believe the number looks legitimate. So if you get a phone call and someone asks you to give or confirm credit card or personal information, hang up. Then call your credit union or the financial institution that issued the card by using the phone number on the back of the card or on your statement and report that attempt. If the call was legitimate, the provider will know it.

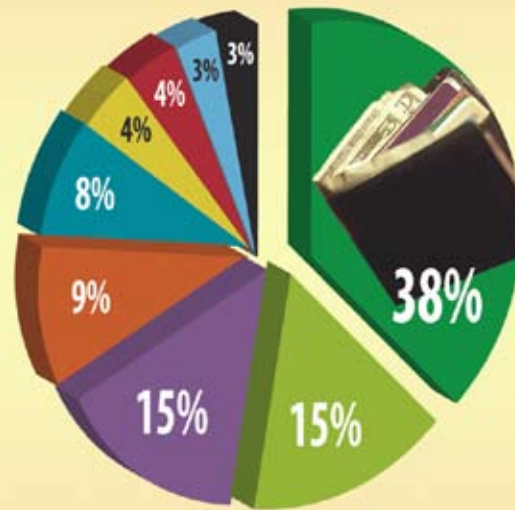
Spim

Spim is spam--unsolicited bulk e-mail--delivered by IM, instant messaging. Not yet as common as spam, it reaches more people all the time. IM can be especially useful for spammers and dangerous for recipients because they may be more likely to click on links, bypassing virus software available on computers. Block messages from anyone not on your buddy list as a defense.

What's the Most Common Way IDs Are Stolen? It's Still Your Wallet

Nearly 40% of identity theft stems from lost or stolen wallets, checkbooks, or credit cards.

Protect yourself. Rid your billfold of credit cards you don't use, and leave your Social Security card at home unless you need it that day.



- 38% Lost or stolen wallet, checkbook, or credit card
- 15% From friends, acquaintances
- 15% Retail purchases, telephone transactions
- 9% Stolen paper mail
- 8% Computer viruses, spyware, hackers
- 4% Online purchases/transactions
- 4% Phishing
- 3% Data breaches
- 3% Other

Percentages based on surveys of victims who know how their information was obtained. Source: Javelin Strategy and Research as printed in USA Today, Feb. 26, 2007.

New GCU Website



Germania Credit Union is pleased to announce the development of our own new website. Coming soon, the site will be located at www.germaniacreditunion.com. Our new site will feature current rates and fees for deposit and loan accounts, membership and loan applications, credit union specials as well as other news and information. Watch your statements for announcement of our new site.

GCU Christmas Coloring Contest



The credit union will be hosting its Annual Coloring Contest for children ages 12 and under whose parent(s) or guardian(s) are members or who are members themselves. Judging will be divided into 4 age categories; 3 years & under, 4-6 years, 7-9 years, and 10-12 years. A 1st, 2nd, and 3rd place prize will be awarded for each age group. All winning pictures will be displayed at the Germania Credit Union office. Watch the mail for your entry form.

Office Hours:

Monday - Friday
8:00 am - 5:00 pm
(No transactions after 4:00 pm)

Germania will be closed

Monday, November 12,
Thurs. & Friday, November 22 & 23,
Monday & Tues., December 24 & 25.

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 09-30-2007.

Regular Share Account

Dividend Rate..... 1.25%

APY 1.26%

Contact the credit union for further information about applicable rates, fees and terms.

Statistics:

(as of August 31, 2007)

Assets	\$ 8,299,387
Shares	\$ 6,668,427
Share Drafts	\$ 326,863
Loans	\$ 7,035,684
Members	2,193

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Delbert Boeker
Russell Hill
Debby Nichols
Angella Kemper

Staff

C.W. Barker, President
Janet Mantey
Jo Lynne Goldberg
Brandy Jackson

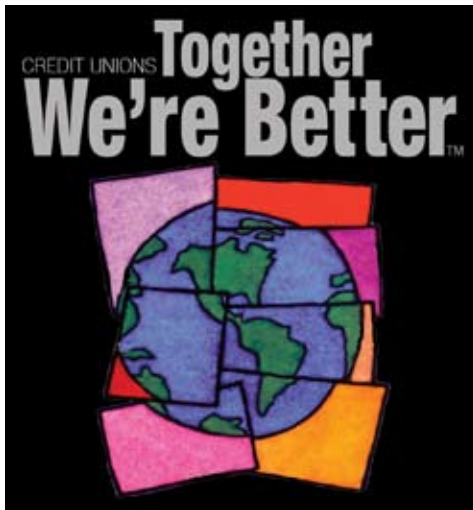


Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

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

Happy Credit Union Day 2007



We're celebrating a special day, and you're part of it. Join us October 18 to celebrate International Credit Union Day. International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement.

We want to take this opportunity to thank you for being an important part of Germania Credit Union. It's members like you who help to make up this truly special organization.

Credit unions exist to provide a safe, convenient place for members like you to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.




Don't Forget Set Your Clocks Back One Hour




Daylight Savings Time Ends At
A New Time This Year On
November 4, 2007