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**RELATIVELY INTERESTED**

**My relative is interested in credit union services:**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Referred by: \_\_\_\_\_

Acct.#: \_\_\_\_\_

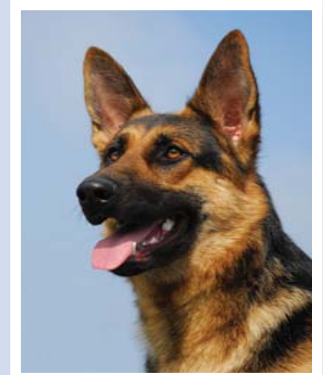
*Please return this form to the  
STE Credit Union office by  
September 1, 2007.*

**WHILE ON OUR WATCH...**

Due to the ongoing concern of identity theft, scams, technology breaches of information, and fraudulent activity, we have dedicated much of this issue to safeguarding yourself and your personal information. It's important to arm yourself with knowledge on prevention and what to do if you are a victim; so see our articles about laptop security and invaluable resource web sites on page two. Just as important is for you to understand that a consumer has legal rights that protect against unauthorized account transactions - visit [www.consumer.gov](http://www.consumer.gov) for more information on consumer rights.

Privacy and security of member information is a responsibility we take very seriously and have established policies and procedures in place to safeguard our members' personal and financial information (see our privacy policy on page 4). Safety measures that we employ include control measures of data, technological solutions to prevent outside intrusions to data, and restricted access by appropriate personnel and vendors to data (see our account safeguards on page 3). We have also established procedures that are immediately implemented in the unlikely event of a security breach that may threaten the integrity of member information were to occur.

We are honored you have chosen us to watch out for you and your finances. Be assured, we do not take this task lightly. If you have any questions or concerns, feel free to call our office to speak directly with any of our management staff.



**WE INVITE YOUR FAMILY TREE  
TO JOIN OURS**

**Don't leave your family out on a limb at other financial institutions.**



STE Credit Union extends membership to your family: parents, siblings, spouses, children, aunts, uncles, grandparents, grandchildren and cousins are all eligible to share the excellent rates, low fees, benefits and personal service that you enjoy everyday.

We are so certain we can help your family member by referring them for credit union membership that we will let your family help YOU by depositing \$5.00 into your account for each family member who joins the credit union by September 1, 2007. *Simply have your family member tell us you referred them, or complete the form provided and return to our office.*

## ARM YOURSELF WITH KNOWLEDGE.

The following web sites provide invaluable consumer protection information:

Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov)

Consumer Information from the Federal Government  
[www.consumer.gov](http://www.consumer.gov)

Onguard Online  
<http://onguardonline.gov>

About.com Business & Finance  
[www.about.com/money](http://www.about.com/money)

State of Ohio, Attorney General's Office  
[www.ag.state.oh.us](http://www.ag.state.oh.us)

## OUR DIFFERENCE

Hassle free error resolution.



Contact us immediately if you discover a suspected error on your account and we will promptly research the issue, propose a solution, help you with the process, and make corrections as necessary – without any hassles! Everything is handled in-house, so you will get immediate, personal attention to your account. You can rest easy knowing you have a financial partner who is a solution, not an addition, to any problem.

## RESPONSIBILITY FOR SECURITY RESTS IN YOUR LAP



Being connected has never been easier.

Wireless internet access is increasing in many public places such as hotels, airports, coffee shops (and even some McDonalds) which allows us the convenience and mobility of conducting personal and job-related business on the road. Additionally, as part of disaster recovery plans, many organizations are requiring sensitive information to be sent offsite – many times within a laptop. While the convenience is great, you need to take some steps to keep your laptop safe and in your possession. Here are some tips on how to keep private information private:

- *Treat your laptop like cash – would you turn your back on a pile of cash or place it in the backseat of your car?*
- *Take it out of the car, don't ever leave it behind – not on a seat, not in the trunk. Parked cars are a favorite target of laptop thieves; don't help them out.*
- *Keep it locked and consider a security cable that can be attached to something immovable.*
- *Keep it off the floor or at least between your feet.*
- *Keep your passwords elsewhere – not in the bag.*
- *Consider using a padded briefcase or backpack instead of a computer case. This makes the content less obvious.*
- *Don't leave it "just for a second".*
- *Pay attention in airports. Hold onto it until the person in front of you has gone through the metal detector.*
- *Be vigilant in hotels. Use the safe if you can.*
- *Consider a laptop alarm or a "lo-jack" for your laptop: a program that reports the location of your stolen laptop once it's connected to the Internet.*
- *What to do when stolen? Report it immediately to the local authorities. If it's your personal laptop and you fear that your personal information may be misused by an identity thief, visit the FTC's Identity Theft page at [www.ftc.gov](http://www.ftc.gov).*

Source: OnGuard Online. url: <http://onguardonline.gov/laptop.html>

## FULL SERVICE CHECKING



If you are ready for a robust checking account that is free of fees and is serviced by a financial institution that provides hands-on, personal service, then opening an account with STE makes sense (and cents!). We have all the features you need, and then some. Our electronic products and services make us immediately accessible and convenient, regardless of where you live.

### Unique Features:

- No monthly maintenance fees
- No minimum balance requirement
- Direct deposit available – no paychecks to cash and you can divide your funds between accounts
- MasterCard debit card - no fees on our side
- Free overdraft protection from savings
- Overdraft loan protection available
- Courtesy Advance – a unique overdraft program offered to most accounts which advances you funds to cover those unexpected purchases or checkbook errors
- Free online bill payment service
- Free electronic and telephone account access and inquiry

### For you and your family:

Open an account for yourself or refer a family member to the benefits of our service.

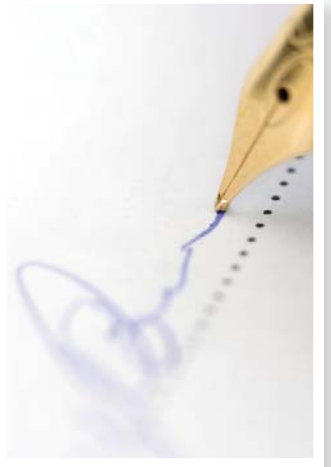
To ensure the next generation learns financial responsibility, we also offer these fully loaded accounts to minors. All that is required is a qualified co-owner who is the parent or guardian.

Call our office at **(614) 466-4988** or send an e-mail to **[information@stecu.net](mailto:information@stecu.net)** to open your full service checking account.

## OUR ACCOUNTS HAVE SAFEGUARDS THAT ADD EXTRA ASSURANCE:

We practice safety measures on all accounts, on all transactions. A few of those practices include:

- All onsite transactions require proper picture id, unless our staff personally knows the member.
- All phone transactions require personal, identifying information known only to that member. As further protection, no cash withdrawals are permitted by telephone authorization. Checks issued by telephone or electronically are mailed to the member's home address.
- If a check made payable to a member is intercepted and cashed by someone other than the payee, the member has recourse and is not liable for the loss.
- Wire transfers are only made from a member's account with identifying information and a call back to insure authenticity. If the wire transfer instructions request a transfer be made to someone other than the sender, a signature that matches the signature on file is required.
- Address and name changes are not permitted without a signed change order. The signature is compared to the signature on file.
- Credit is not extended to any individual without proper picture id and a signature matching the signature on file, unless the member is personally known to our staff and closes the loan in person.
- Unauthorized debit and credit card transactions are protected with 0% liability as long as timely notice of loss or fraud is provided to us.
- Federal law protects unauthorized electronic withdrawals if reported within 60 days after receiving your last statement.
- Electronic and telephone account access for 24-7 monitoring is provided free of charge on all accounts.
- Passwords can be added to any account to prevent unauthorized information from being released or unauthorized transactions from being performed.
- We partner with Trans Union to provide identity theft protection. Our web site can provide further information.



## DISCOUNTED THEME PARK TICKETS

Family fun is more affordable with STE membership. Enjoy discounted ticket prices at the following parks: Columbus Zoo and Aquarium, Paramount's Kings Island, Cedar Point, and Geauga Lake. Visit our web site at [www.stecu.net](http://www.stecu.net) for pricing and more information.



## SCHOLARSHIP WINNERS

Congratulations to Tiffany Cerana and Katherine Young, the winners of our annual Joseph W. Gentry Memorial Scholarship. Each winner won \$1,000 towards their continuing education expenses.

## IMPORTANT NOTICE:

If your account has had no activity for five years or more as of June 30, 2006 you will be sent a letter requesting acknowledgement of your account. It is very important that you sign and return this letter, otherwise we are required by state law to close the account and remit the funds to the Ohio Division of Unclaimed Funds.

## PRIVACY POLICY NOTICE

State Transportation Employees Credit Union, Inc. (STECU) is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 1-800-434-7300 or 614-466-4988. STECU collects non-public personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us or others; and information we receive from a consumer reporting agency. We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us, or additional financial products for you to consider. Each of these companies has been approved by the credit union's board of directors. We may disclose all of the information we collect as described above to other financial institutions with whom we have joint marketing agreements. We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records. If you terminate your membership with STECU, we will not share information we have collected about you, except as permitted by law. STECU restricts access to non-public personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

## CONTACT US:

### State Transportation Employees Credit Union

1980 W. Broad Street  
Columbus, Ohio 43223  
ph: (614) 466-4988  
tf: (800) 434-7300  
fax: (614) 466-5118  
[www.stecu.net](http://www.stecu.net)

[information@stecu.net](mailto:information@stecu.net)

#### Hours of Operation:

Monday-Friday: 8:00am - 4:00pm  
Remotely open 24/7/365!

## IMPORTANT INFORMATION:

### Lost/Stolen Debit or VISA Cards

Debit: (800) 528-2273 or (800) 782-0279  
VISA: (800) 808-7230 - 8am to 10pm EST  
(800) 991-4964 - after hours and weekends

#### Need your card limit raised?

Call our office at (614) 466-4988 or  
(800) 434-7300

*We will be closed on  
Monday, September 3, 2007 in observance  
of Labor Day  
and  
Monday, October 8, 2007  
in observance of Columbus Day*

