

DIVIDENDS

June 30, 2008

	Rate	APY
Share	.00%	.00%
ShareDraft	.00%	.00%
IRA Clubs	1.25%	1.26%
Special	.30%	.30%
Christmas Club	.30%	.30%

Premiere Savings:

up to \$10,000	.30%	.30%
\$10,000-50,000	.50%	.50%
\$50,000.01 +	1.00%	1.00%

MoneySmart (Money Market):

\$ 2,500.00-\$10,000	.40%	.40%
\$10,000.01-\$24,999	.75%	.75%
\$25,000.01-\$49,999	1.37%	1.40%
\$50,000.01 +	1.73%	1.74%



BENCHSMART FCU

The Smart Financial Decision

803 E. 15th Street
Yazoo City, MS 39194
www.benchsmartfcu.com

Phone: 662-746-0048
Debbie Winstead ext. 102
Connie Seawright ext. 103
Dawn Parks ext. 104
Kelly Thrasher ext. 105
Priscilla Smith ext. 101
Darla Still ext. 108
or at the plant 751-2431

Fax: 662-746-0070
E-mail: benchsmart@bellsouth.net
Voice response: 1-800-910-4823

(continued from page 1)

5. Make two photocopies of all important paper documentation and keep them in separate areas of your luggage.
6. Before you leave, contact your post office and local newspaper (if necessary) and have your mail stopped. You don't want mail or newspapers to pile up while you're away.
7. Keep a list of the credit cards and personal documentation you've brought with you (be sure not to list account numbers!) and store it in a safe place wherever you're staying. That way, if something goes wrong, you have a quick inventory to refer to.
8. If you discover that some of your personal information is missing, contact the authorities, credit card companies, etc., as soon as possible.

Most of all, help yourself avoid identity theft by following your instincts. Always be aware of your surroundings and never give criminals the opportunity to take advantage of you. Follow these simple tips and you'll find that this year's family vacation will truly be a happy one!

NEWSLETTER CONTEST

Unfortunately due to identity theft we will no longer be offering the Newsletter Contest. Please call us at the credit union at 662-746-0048 for ideas for a new contest.

Credit Union

Hosted
Terra party!

ERIE DANIELS
WON A \$100 DOOR PRIZE

Congratulations to our Essay Contest Winners!

Pictured bottom left: Ashley Cotton from Yazoo County High School won our \$1000 scholarship. Pictured bottom right: Libbi Huff and Mandi Strickland from Manchester Academy both won \$500 scholarships.



THE MONEY CLIP

SUMMER 2008

Protecting Your Identity While On Vacation

INSIDE THIS ISSUE:

**PROTECT YOUR
IDENTITY WHILE
ON VACATION** 1

**TOP 5 CREDIT
MISTAKES** 2

DIVIDENDS 2

CONTACT INFO 2

**NEWSLETTER
CONTEST** 2

SPECIAL POINTS OF INTEREST:

- Prime rate: 5.00%
- Loan payment tool available on our website.
- Questions, comments, concerns? Email us from our website.

Summertime often means vacation time. It's a happy, fun time of year-but it's also a time when you really need to go the extra mile to protect yourself from identity theft.

Here are some common sense pointers you can follow this summer to make sure that you keep your identity your own:

1. Never leave your purse or wallet unattended.
2. Memorize all PIN numbers and passwords so that you don't have to carry them with you. Also, be aware of your surroundings whenever using an ATM or other PIN entry situation, so that you can avoid being taken advantage of.
3. Don't carry extra credit cards, Social Security cards, or other identifying information that you don't immediately need in your wallet unless absolutely necessary.
4. Don't bring frivolous documentation with you. Talk with a travel professional before you leave and find out what you will and won't need to bring with you. Only pack the paperwork that you'll definitely need.

(Continued on page 2)

TOP FIVE (5) CREDIT MISTAKES (CONT. FROM LAST ISSUE)

Are you an A+ student when it comes to your credit? Most people think they know how credit works. Problem is, there's a lot of bad information out there. Let's go back to credit school and set things right! Watch each issue of *The Money Clip* to get the education you need.

#4: Co-signing a loan doesn't make you responsible for the account

Wrong. If you open a joint account or co-sign a loan, any activity on those accounts will show up on your credit report. For example, if you co-sign a car loan for your brother and he misses a payment, that will show up on your credit report. Think of any joint account or co-signed loans as your own account.



S
U
M
M
E
R