

THE MONEY CLIP

SUMMER 2010

TORNADO 2010

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A devastating tornado hit Yazoo County on April 24th, 2010. It has changed many of our lives forever. Some lost everything they owned, some were spared and some of us just felt helpless. We wanted to help but we didn't know what to do. We decided that we would reach out to our fellow credit unions in Mississippi to provide CARE BASKETS for the tornado victims. (cont. on pg. 2)



Look inside to find out how to become a member of BenchSmart Federal Credit Union



Visit our website at www.benchsmartfcu.com or follow us on twitter to stay updated on the latest happenings at your Credit Union!



Office Hours

Monday—Friday
8am - 4:30pm

Identity Theft

What To Do If Your Cell Phone is Lost or Stolen

Here's a little known fact: If your cell phone is stolen, the wireless company can hold you liable for all charges made from the time it was stolen until you report the theft. One woman was reportedly charged \$26,000 when her cell phone was stolen just before she left for a vacation in another county. Credit card issuers are required by law to limit the liability a consumer has for fraudulent charges, but cell phone companies are not. So you'll want to report a lost or stolen cell phone immediately. It's also a good idea to note the name of the person you spoke with, along with the time and date. Ask for confirmation in writing that your phone has been disabled. You might want to consider filing a police report too. (con't on pg.2)

SPECIAL POINTS OF INTEREST:

- Prime rate: 3.25%
- Loan payment tool available on our website.
- Questions, comments, concerns? Email us from our website.

DIVIDENDS

June 30, 2010

	Rate	APY
Share	.00%	.00%
ShareDraft	.00%	.00%
IRA Clubs	.25%	.25%
Special	.10%	.10%
Christmas Club	.10%	.10%

Premiere Savings:

up to \$10,000	.10%	.10%
\$10,000-50,000	.40%	.40%
\$50,000.01 +	1.00%	1.00%

MoneySmart (Money Market):

\$ 2,500.00-\$10,000	.10%	.10%
\$10,000.01-\$24,999	.50%	.50%
\$25,000.01-\$49,999	.75%	.75%



BENCHSMART FCU

The Smart Financial Decision

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Yazoo City, MS 39194

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Fax: 662-746-0070

E-mail: benchsmart@bellsouth.net

Voice response: 1-800-910-4823

Tornado 2010 (con't from pg. 1)

The response was astounding. We had no idea that we would get this type of response. The credit unions in Mississippi opened up their pocket books and hearts to us in Yazoo County. We had donations to exceed \$17,000. We will be forever grateful to everyone that donated. As employees of the credit union we were touched by seeing how grateful the victims were to receive these essential items from washing detergent to ponchos to batteries. Benchsmart Federal Credit Union is very thankful that we could provide these items to the people of Yazoo County that were in need.



NOTICE !!!

EFFECTIVE

AUGUST 15TH, 2010

BENCHSMART FEDERAL
CREDIT UNION WILL
BEGIN CHARGING A \$20
LOAN ADVANCE FEE.

IT'S EASY TO JOIN BENCHSMART FCU

- Live, work, worship or go to school in Yazoo County
- \$5 Membership Fee
- \$100 minimum dep.
- 2 forms of ID
- Stop by our office at 803 E 15th Street and start enjoying the benefits.



What To Do If Your Cell Phone is Lost or Stolen (con't from pg 1)

However, fraudulent charges may be the last thing on your mind when your cell phone is stolen. All the information, such as phone numbers, stored in your phone is now in the potentially dangerous hands of a stranger. Contact anyone whose phone number you have stored by relationship ('Mom', 'Grandpa', 'Hubby') instead of their name to let them know your phone was stolen so they can be wary of calls and text messages coming through. Identity theft has been known to take place when a stolen cell phone was used to text 'hubby' asking for a PIN reminder.

Better yet, don't save any names this way. Why take a chance on identity theft?