



The Highest Quality Commitment to
Your Financial Needs

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Becky Payne / *Director*
Ted Balsler / *Director*
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Main Office

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see us on the web
www.uwosh.edu/creditunion

or

email us
uwoshcu@uwosh.edu

ATM's Located at:

Radford Square
Reeve Memorial Union
Clow Social Science Center

PHISHING SCAMS

UW Oshkosh Credit Union and other company's never ask for personal identity data or financial account information via e-mail. **Do not respond to any requests of this nature.**

A phishing attack occurs when fraudsters send e-mail messages to people asking them to respond with personal and financial account information. Users are instructed to click on link in the e-mail and provide personal identity information such as Social Security number, address, phone, e-mail information, or mother's maiden name. Fraudsters may also ask for financial account credentials such as PIN's or account numbers, user ID's and passwords, or anything to validate account information.

Some scams ask you to click on a link to update your account information. This leads to a site that looks like an original web site. If you look carefully, the URL for the link is not the real site that it is posing to be. If you are ever unsure of a request, check the URL or call the UW Oshkosh Credit Union before entering any data.



CREDIT UNION DAY

International Credit Union Day Celebrates "Making a World of Difference"

For 58 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 157 million people belong to more than 42,000 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing financial access in remote rural communities in Africa, the Middle East, Asia, and Latin America, giving financial counseling to a member, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and its community.

And this difference really makes credit unions stand out. For the 21st consecutive year, credit unions ranked higher than banks and thrifts in "customer satisfaction" in the 2005 American Banker/Gallup Consumer Survey. This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future. **IN HONOR OF INTERNATIONAL CREDIT UNION DAY, OCTOBER 19, WE WILL BE HAVING REFRESHMENTS ALL DAY AT THE RADFORD SQUARE LOCATION.** We look forward to seeing you!

COLLEGE CORNER

UW Oshkosh will be starting its Homecoming celebration on Monday October 9th with a week of events planned for students, staff, alumni and the community! Check out the Recycled Percussion Concert on Wednesday October 11th from 8-9 p.m. at the Kolf Field House. Homecoming Day is Saturday, October 14th. It will begin with the Homecoming parade which will start at the corner of Algoma Blvd. and Dawes Street and proceeds down Algoma Blvd. to Woodland Ave. Following the parade is a Pregame Celebration on the grounds of the Titan Stadium. Titan Factor, a repulsive competition based on the reality television show, will also take place at the Titan Stadium beginning at 11:30. The big game starts at 1:30pm, UW Oshkosh Titans vs. UW Platteville Pioneers. Check out the website for more information, www.homecoming.uwosh.edu. GO TITANS!!



We will be closed:

- ◆ Thursday & Friday
November 23 & 24
Thanksgiving
- ◆ Monday December 25
Christmas Day
- ◆ Monday January 1
New Years Day



NCUA Accounts Federally Insured to \$100,000
by NCUA an agency of the U.S. Government



"The best way to escape from a problem is to solve it."

-[Alan Saporta](#)

ONLINE BILL PAY

Looking for a convenient way to pay your bills without having to write a check? While we don't offer online bill pay, there are alternatives to writing checks to pay your bills. Many vendors accept payment at their web sites, and there are bill pay services available as well. Some vendors will even send your bill electronically so all you get is an e-mail with a link to view your bill online. Online bill payment gives you the flexibility to schedule your payments (sometimes as far as 180 days) in advance.

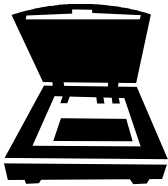
If you don't want to pay a vendor at their site or use a bill pay service, most vendors offer automatic withdrawal by electronic check so you don't have to mail in the payment. While this is convenient, the flexibility of online bill payment is lost since the vendor tells you what day they are taking the money instead of you telling them when you are going to send it with bill pay.

While we **do not** endorse any of these services, some places that offer online bill pay are:

mycheckfree.com (this is a free service), Yahoo, MSN, and paytrust.com (these charge for their services). Some financial software programs, such as Quicken, also offer online bill pay for a fee. If you decide that online bill pay is right for you, all you should need is your checkbook to get started.

PHOTO ID SCANNERS

Both offices now have the capability to scan a photo ID card into your account to help verify your identity. Each time your account is brought up, your ID will show on the screen. If you would like to have this done, please ask an employee to scan in your ID the next time you stop in to do business with us.



3rd Quarter Kidz Kash winner is Isabelle Labus!

SPENDING PROBLEM?

Can't control spending? Get help. If you're in credit trouble or if you had credit problems in the past and a hefty, unused credit line is only going to tempt you to spend, call the credit card issuer and ask them to reduce your credit line or cancel the card altogether.

Yes, it may ding your credit score a bit. But if it will keep you from acquiring more debt, it's best to do it. You can worry about building up your credit score after you're back on your feet financially.

A good strategy for keeping your credit card spending in check is to limit yourself to just one or two credit cards. This will make it easier to monitor your debt and your spending.

Create a cash cushion

A great way to break free of the dreaded credit card debt cycle is to establish an emergency fund. That way you'll have the cash to pay for a big expense that pops up out of nowhere.

Without an emergency fund, those expenses get piled on credit cards and can linger for months or even years. Having some cash in reserve for unanticipated expenses can make a big difference to your family's financial health.

Socking away three to six months of living expenses is ideal. But any amount of cash you can tuck away is a good start.

Having the cushion, having the savings is an extremely important part of managing your money. Any amount makes a difference. Don't get discouraged. Start. Take it in steps.