

## You ARE an Owner of Your Credit Union, Act Like One Attend the Credit Union Annual Meeting

Saturday March 3rd, 2012

12:00 Noon

Registration and tickets will close promptly at 12:30 PM

At the SIMT Building behind Florence Darlington Technical College

Featuring: Election of officers, lunch by Roger's Barbeque, gifts and door prizes.

## Errors in Your Credit Report: Now What?

Credit reports contain your personal financial information. Incorrect information can affect your ability to get a loan, rent housing, or get a job because businesses often make their decisions based on that data.

Keep your reports accurate:

\* *You are allowed one free report every 12 months* from each credit bureau: Experian, Equifax, and TransUnion. Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

\* *Check the basics first.* Check variations in name, Social Security number, and address. Experian lists all variations reported to it to ensure the consumer has a full account of the identifying information reported and can act on it. Often, variations are simply the use of a nickname or a transposed address digit.

\* *Verify data.* Some can get complicated. If a loan is sold, the lender listed may not be the original.

\* *Look for errors.* Problems can be large or small. A study by the Policy and Economic Research Council, Durham, N.C., of more than 2,000 consumers found that only 0.93% of credit reports examined by consumers prompted a dispute that resulted in a credit score change of 25 points or more. It also found that only 0.50% of consumers had credit scores that moved to a higher "credit risk tier" upon dispute resolution. (50201)

When counselors at credit counseling agencies review reports with clients, they often find that the unfavorable information is valid. But when it is in error, it's important to start the correction process right away.

\* *Dispute errors.* Contact the company that has provided the incorrect information and the credit reporting agency in writing and keep copies. Work with both the source of the information and the credit reporting company to resolve the issue quickly.

For help understanding your credit score, talk to the professionals at Nucor Employee's Credit Union. They will be happy to explain the details.

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## iMobile and Text Branch

iMobile and Text Branch allows you, our member, the ability to access your accounts anytime, anywhere using mobile devices. This service provides access to member accounts 24 hours a day. Members may:

- View and Monitor Account Activity
- Check Account Balances
- Transfer Funds Between Eligible Accounts (3119)
- View Electronic Documents\*

*\*Available only on devices that are compatible with the iPhone™.*

### iMobile and Text Branch Benefits:

Provides a safe and secure way for you our member to manage your eligible accounts wherever and whenever they want ... on your terms. It's easy, fast, and convenient!

### How to Access:

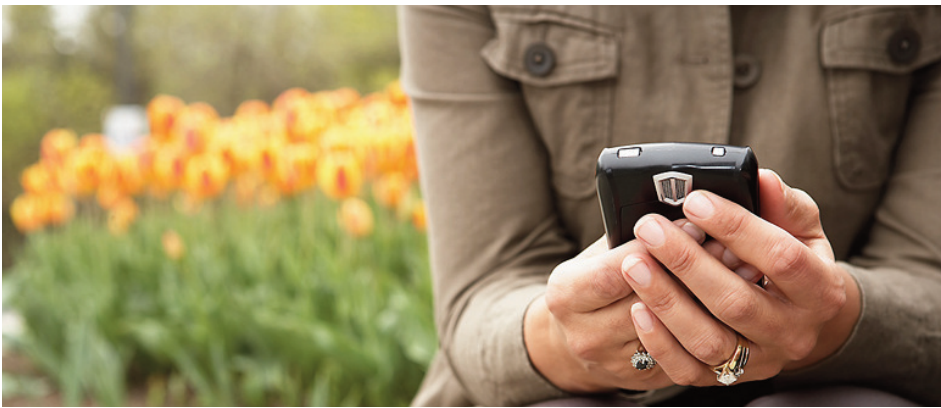
*Using a Smart Phone:* visit (10480) [Nucor.org/mobi](http://Nucor.org/mobi)

*Using a Cell Phone:* visit our website at [www.nucorcu.org](http://www.nucorcu.org) and click "Text Banking" on the top tool bar for instructions.

## See Any Hidden Numbers? One Could Be Yours

How can you be a winner? Hidden throughout each newsletter are different account numbers. If one of them is yours, you can claim \$20.00!

It does pay to read your newsletter. Remember, you *must* claim your prize in person at the credit union or write us within ten business days of the mailing.



## Protect Your Mobile Phone From Cybercriminals

If you're like millions of other people (8418), you use your smartphone to send text messages, check your e-mail, access your financial accounts and medical records, and to store data such as contact address lists and maybe even lists of passwords.

Unfortunately, you're not doing enough to protect those messages and information from Web-based threats such as viruses and spyware, or the possibility of loss and theft.

Take these precautions to keep the information on your smartphone out of the hands of cybercriminals:

- **Set up a PIN (personal identification number).** It's usually a four-digit password. Don't use common passwords such as your birthdate, mother's maiden name, or pet names. For iPhones, look in the General setting for a Passcode Lock. Android devices have a Location and Security option. If you have a BlackBerry, go to Options, then Security.
- **Use caution when downloading apps.** Use recognized sources only, such as Apple's App Store, Google's Android Market, and Amazon's Appstore. Regardless of the source, read reviews and scrutinize requested permissions before downloading an app.
- **Use a free security service.** Many smartphone makers have over-the-air backup, remote phone locating, remote phone locking, and data-erasing capabilities. Apple makes a free Find My iPhone app for iPhone 4 and later versions; for Androids and BlackBerries, try an app called Lookout. This software allows you to lock the phone—(8250) or even erase data—remotely. Lookout soon will be available for all versions of iPhones.
- **Disable your browser's auto-fill feature.** Android and iPhone mobile Web browsers will remember your usernames and passwords for websites you visit often, making it easy for anyone who picks up your lost phone to log into your accounts. For the iPhone: Tap Settings, Safari, Auto-fill, then turn the Names & Passwords switch off. For Android: Open the browser, tap the Menu key, then tap settings; under the Security Settings heading, clear the Remember Passwords checkbox.
- **Secure your passwords.** Take them out of your memos and contact list info, and get a password management app instead. Newer BlackBerries have a built-in password organizer, called Password Keeper. Find it in the Applications menu. For other smartphones, check out password management apps such as PasswordWallet, 1Password, LastPass, and SplashID.
- **Find out how to change your settings to not allow geotagging on photos and videos.** A geotag is a bit of data embedded in photos and videos that provides the longitude and latitude of where the photo or video was taken.
- **Turn off your Bluetooth when not using it.** That will save your battery life on the bluetooth and your mobile phone. Most important for security, while the automatic nature of the bluetooth connection is a huge benefit in terms of time and effort, it's also a benefit to people looking to send you data without your permission.

These tips are about the device itself, but the No. 1 rule of security is to not connect to public Wi-Fi networks or networks you aren't familiar with to do important tasks. For example, don't check your Nucor Employee's Credit Union accounts when connected to a public Wi-Fi network in a restaurant.

If you'd like to set up Nucor Employee's Credit Union mobile banking on your phone, give us a call, stop in, or visit us online at [www.nucorcu.org](http://www.nucorcu.org) to find out how to get started.

## DIRECTORY

### STAFF

PAUL CHAPPELL, Manager  
 DEBBIE MCGEE, Assistant Manager  
 NINA VAUSE, Administrative Assistant  
 BILL DALRYMPLE, Senior Loan Officer  
 WAYNE DOUGLAS, Loan Officer  
 RACHEL PIERCE, Head Teller  
 KATRINA QUILLEN, Collector  
 HOLLY KIRKPATRICK, Teller  
 LAURIE HIGNITE, Teller  
 LINDA ROSIN, Teller  
 MARILYN MILLER, Teller  
 BEVERLY MARTIN, Teller  
 GWEN WHALEN, Teller  
 DONNA HAYDEN, Teller  
 LESLIE TAYLOR, Teller  
 GAIL TERRY, Teller  
 SUSAN CRIDER, Teller

### BOARD OF DIRECTORS

MIKE MONTROSE, President  
 ANNETTE WARD, Vice President  
 LEO CHAPMAN, Secretary  
 TERRY WHITE, Treasurer  
 ROGER LANE  
 STARLET BRITT  
 PHIL ALEXANDER

### SUPERVISORY COMMITTEE

VICKI CLARKE  
 MARY MATTHEWS  
 TERRY DIGGS

### CREDIT COMMITTEE

CLEO LEE  
 SCOTT JORDAN  
 JOE OLIVER  
 JONI WALKER  
 LARRY SPIVEY  
 JAMES FLYNN  
 BILLY GRANT  
 HELEN MIXON

P.O. Box 6469 • Florence, SC 29502

FLORENCE • 843/665-4668

DARLINGTON • 843/393-8662

HUGER • 843/336-6590

COFIELD • 252/356-1816

SWANSEA • 803/568-2100

CHEMUNG • 607/529-9002

AUBURN • 315/258-4334

DECATUR • 256/560-2031

TUSCALOOSA • 205/562-1520

Audio Response System

Local to Florence, SC 665-7303

Outside the Florence area 1-888-665-7303

Internet Access [www.nucorcu.org](http://www.nucorcu.org)

## 4th Quarter, 2011 RATES

based in Annual Percentage Yield

### SAVINGS PLANS

#### SHARES

\$5.00 - \$999.99 - 0.25% APY  
 \$1,000.00 - and up - 0.50% APY  
 IRA Share: 0.50% APY  
 Checking: 0.15% APY  
 \$1,000.00 Certificate:  
 1-year - 1.00% APY  
 6-month - 0.75% APY

#### LOANS

Share Loan: 10.00% APR  
 Signature Loan: 18.00% APR  
 C.D. Loan: 2% APR above C.D. rate  
 Home Equity Real Estate:  
 5.25% APR (variable)  
 New Autos:  
 3.90% - 4.90% APR  
 Used Vehicles: 4.90% - 5.90%  
 VISA with no annual fee  
 9.25% APR variable  
 Premium VISA: 5.25% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union  
 Rates subject to change without notice