



Consumers Federal Credit Union



Credit Union News

Fall 2013



Back to School



It's that time again....school is back in! Need extra funds to buy school material for your kids. Need to consolidate your bills?

Apply for a loan with Consumers today.

- Loan amounts high as \$25,000.00
- Rates as low as 5.49%



For more information on this or any of our loan products contact us at 718-266-2204 or email at customerservice@consumersfcu.org.

Regulation Z and Requirements of Periodic Statements for Mortgage Loans

Attention Members with Mortgage Accounts:

Changes are coming to your statement of accounts which will include detailed mortgage information and monthly statement distribution. More information to follow in early 2014.

Fraud and Scam Awareness Seminar

On August 19, 2013 Kathleen Kaufman (Customer Service Representative) conducted a seminar on how to avoid being a victim of Fraud. In conjunction with the JASA organization, Kathleen was able to give helpful tips on how to protect assets. Some of the points discussed were Lottery Scams, ID Theft, Medicare & Prescription Fraud, Tele-marketing & Charity Scams. Members were encouraged to verify dubious offers before they act on them and were invited to bring in offers they receive if there was any doubt as to the validity. We are sure this information will be of great assistance to our senior & low income communities. If you have any questions, please feel free to visit the credit union or email us at customerservice@consumersfcu.org.



Consumer's Abandoned Property

Below is a list of members who has unclaimed property with Consumers Federal Credit Union.

By October 15, 2013, this property will be turned over to the New York State Comptroller's office.

Gloria Mitchell	New York County
John Robinson	New York County
Arden Tyler	New York County
Heong Lee	New York County
Edgar Lewis	Queens County
Jim Robinson	Queens County

To claim your property please send written acknowledgement of your account or call

Maurice Mallette at 718-266-2204 for assistance

Identity Theft

Your identity is one of the most valuable things you own. The intangible nature of your identity is what makes it valuable and so important to protect.

Why steal identity? Because it is easy, requires no special tools and offers little risk of being caught. The biggest reason? It's lucrative. It is worth billions in revenue to the thieves. How do you protect yourself?

- Check your credit report at least once a year.
- Carry only a minimum of credit cards on your person.
- Never reply to emails that want you to supply your personal information.
- Shred credit card offers, etc. before disposal.

For more information regarding ID theft please visit our website at <http://www.consumersfcu.org/idtheft.php>.



Board of Directors

Robert Rowe, Jonathan Rose, Marla Cohen,

Marvin Bader, Martin Starr, Paul Chu, and Stephen Jacoby.



Supervisory Committee

Adekola Akano, Michael Lotz, and Martin Starr



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

2013 Scheduled Holiday Closing

October 14th- Columbus Day

November 11th- Veterans Day

November 28th- Thanksgiving Day

November 29th -Day After Thanksgiving

December 25th- Christmas Day

Staff

Stephen Jacoby, CEO

Darcell Burrows, Operations VP

Anna Carbone, Operations Manager

Valerie Acosta, Operations

Maurice Mallette, Operations/Compliance

Kamilla Vainshtok, Loan Officer

Kathleen Kaufman, CSR

Natasha Graham, CSR

Darina Rakhmanova, Receptionist

