



# Newsletter

www.greatfallsfcu.com

*For All Your Financial Needs - See Us First!*

*March 2005*

## Online Account Access is Here!

Enjoy the convenience of online banking. Our new service lets you use your computer to perform many personal banking functions from the comfort of home, work, or the road... anytime of the day or night.

With Online Account Access, you can view your accounts on screen with our online, real-time information! You access your accounts via the Internet so there's no need to install special software.

To sign up for Online Account Access, please call the credit union today!



## Coming your way soon!

Watch the mail for our special coupon mailer.

Low Rates, Low Payments, Extended Terms and a Special Interest Rebate paid directly to you...

\*You must bring coupon mailer in to receive the special Rate & Rebate!

## New Foreign Transaction Fee



Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

Effective May 1, 2005, a 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Effective April 2, 2005, the exchange rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date; this rate may vary from the rate VISA itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.



## Education is the Stepping Stone to the Future.

A \$500.00 Credit Union Scholarship is available to a Member planning to attend College. To apply, pick up an application at one of our Credit Union offices. Deadline for applications is April 30th.

## Annual Meeting

Our 52nd annual meeting will be held April 24th at 2pm at the Knights of Columbus Hall located at 150 East Ave. in Lewiston.

We invite all members to join us for the meeting.

Visit our booths and vendor booths for special gifts.

We will have giveaways and light refreshments.

Don't forget our Minot Avenue branch has an ATM for your convenience!

# PRIVACY NOTICE & DISCLOSURES

Great Falls Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. The following describes the credit union's policy and practices concerning the personal information that we collect and also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union. If you have any questions after reading this notice, please contact us at: 207-782-7192 or write to: Great Falls F.C.U., 34 Bates St., Lewiston, Maine 04240.

## Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

## Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

## Disclosure Of Information To Parties That Provide Services To Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

## Disclosure Of Information About Former Members

If you terminate your membership with Great Falls Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to comply with Federal Regulations to guard your nonpublic personal information.

## What Members Can Do To Help

Great Falls Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

\*Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.

\*Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to our information and will not need to ask for it.

\*Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us-we are here to serve you!

## Hours & Locations

**34 Bates Street, Lewiston**  
Monday – Friday: 9am to 5pm  
Drive-up: 8am to 5pm  
782-7192

**760 Minot Avenue, Auburn**  
Monday–Friday: 9am to 5pm  
Drive-up: 8am to 5pm  
Saturday: 9am to Noon  
Drive-up: 8am to Noon  
ATM 24 hours  
www.greatfallsfcu.com

## Holidays

Memorial Day · Monday, May 30

Independence Day · Monday, July 4

## 2004 Fee Schedule

Effective April 5, 2004

History & Statement copy	\$2.00
Close account within 6 months	\$25.00
Deposited item returned	\$10.00
NSF (Overdraft) Open Account	\$25.00
Stop Payment including Money Orders	\$22.00
Share draft business acct fee. (per month)	\$7.00
Paid item (check) copy	\$4.00
Manually cleared checks	\$2.00
Account Research / Reconcile	\$20.00
Wire Transfer (Domestic)	\$15.00
Wire Transfer (Foreign)	\$30.00
Money Orders	\$1.25
Overdraft transfer from Share acct.	\$2.00
Telephone transfer	\$2.00
Teller-Phone <sup>sm</sup>	8 Free per mth. \$0.75 there after
Debit Card	
• POS (point of sale)	Free
• Transfer or Inquiry	4 Free per mth. \$1.00 after
• ATM withdrawal	6 Free per mth. \$1.00 after
• Replace (lost or stolen)	\$20.00
• Pin replace	\$3.00
• Card replace (name change, etc.)	\$10.00
ATM Card	
• Transfer or Inquiry	4 Free per mth. \$1.00 after
• Withdrawal	6 Free per mth. \$1.00 after
• Overdraft	\$22.00
Photo copies	.50 page
Fax service to members (Outgoing and Incoming )	
Local 1st pg. \$2.00, Long Dist. \$3.00, Each Adt'l. \$1.00	
Inactive accounts - Over 34 months.	\$5.00/month
No fwd add. or returned mail	\$3.00
Legal Processing (subpoenas,etc)	\$25.00
Notary service (non-member)	\$10.00
Check cashing - Canadian	\$10.00
Back up withholding setup fee	\$10.00
Loan Processing Fee	\$30.00