

# LINNformation

January 2008

**INTRODUCING**



*The way to give wedding cash.*

What do you need to start your life together? A bedroom set? Living room furniture? Or maybe what you could really use is cash. But some people feel uncomfortable handing over cash or a check, and you might feel uncomfortable making the suggestion. Now there's another way, an elegant way to ask for cash. A MatriMoney Account from Linn-Co.

Register your wedding at Linn-Co with a MatriMoney Account, an interest-bearing savings account that wedding guests, friends and family can contribute to. You will receive gift registry cards for your invitations upon opening your account. Your guests can make their gift deposit at any Linn-Co FCU Office, and your Linn-Co statement lists all who have contributed to your MatriMoney Account.

What's more is Linn-Co will match up to the first \$150\* in deposits as a wedding gift when you attend our one hour "Financial Beginnings" class together to help start your life off on the right financial foot.

\*MatriMoney Accounts are joint savings accounts that are available to couples planning to be married. Each party must be present to open the account. The account must be opened at least 60 days prior to the wedding to be eligible for the matching gift. \$100 will be added to your balance within 30 days of the wedding if the couple has completed the Financial Beginnings class, has a joint checking account and presents their marriage certificate. \$150 will be added if in addition to the above the members have a joint loan with a minimum balance or line of credit of \$1,000.

Linn-Co Kicks Off 2008 With A

## **FREE** **"Financial Beginnings"** **Class**

As you begin making plans for graduating from high school, graduating from college, entering the workforce or the armed forces, getting married, and pursuing life on your own..... financial information becomes more important than ever before. This is an exciting, intimidating, and vulnerable stage where hopes and dreams can be dashed by financial realities. We would like to offer some financial education, information that will help in being able to responsibly handle necessary debt for a lifetime. Topics for this new 'Financial Beginnings' class will include the importance of Saving, basics in balancing a Checkbook, how to establish a workable Budget, and managing Credit. We would love to see you in class.

Please register for the date that best fits your schedule:  
 Tuesday, January 22nd, 6 to 7:00pm.  
 Tuesday, February 26th, 6 to 7:00pm.  
 Tuesday, March 25th, 6 to 7:00pm.

For registration:  
 Email = [kathleenb@linncofcu.org](mailto:kathleenb@linncofcu.org)  
 or Call = 541-259-1235 press 0 to speak to a Member Service Representative about our schedule.

## Don't forget that you may already be protected by **Identity Theft Insurance!**

Linn-Co FCU \*Primary Checking Account Members receive full identity restoration services. No registration is necessary - this benefit is automatic as a primary checking account member of Linn-Co. If you're a victim you'll receive:

- \* Assignment of a Personal Recovery Advocate who facilitates your recovery process
- \* Credit reports from all three credit bureaus
- \* Fraud alerts issued to credit agencies and law enforcement
- \* Forms completion, filing and follow-up to credit agencies, financial institutions and businesses
- \* Post-recovery follow-up for one full year following restoration

If you believe your identity has been compromised, immediately contact Linn-Co FCU at 541.259.1235.

### ID SafeChoice PLUS\*\*

Add the security of an early warning system and additional protection benefits with ID SafeChoice PLUS for just \$5.95 per month. In addition to the ID SafeChoice benefits listed above, you receive:

- \* Automatic full credit report annually
- \* Continuous monitoring of your credit
- \* Weekly alerts of suspicious activity
- \* Warning whenever new credit is opened in your name
- \* Up to \$25,000 in reimbursement for expenses incurred in recovering your identity with no deductible
- \* Up to \$6,250 per week to cover lost wages, to the program limit of \$25,000

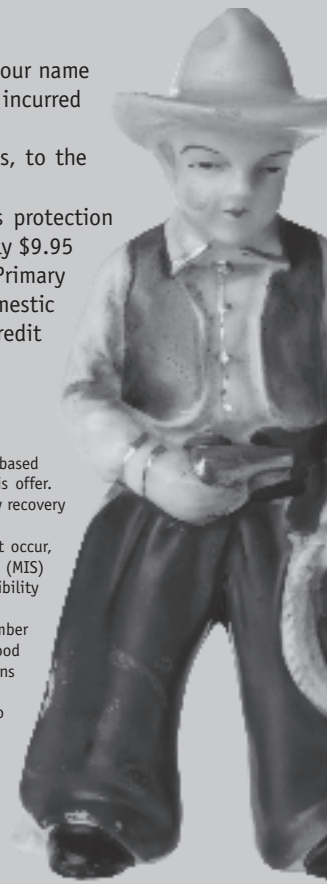
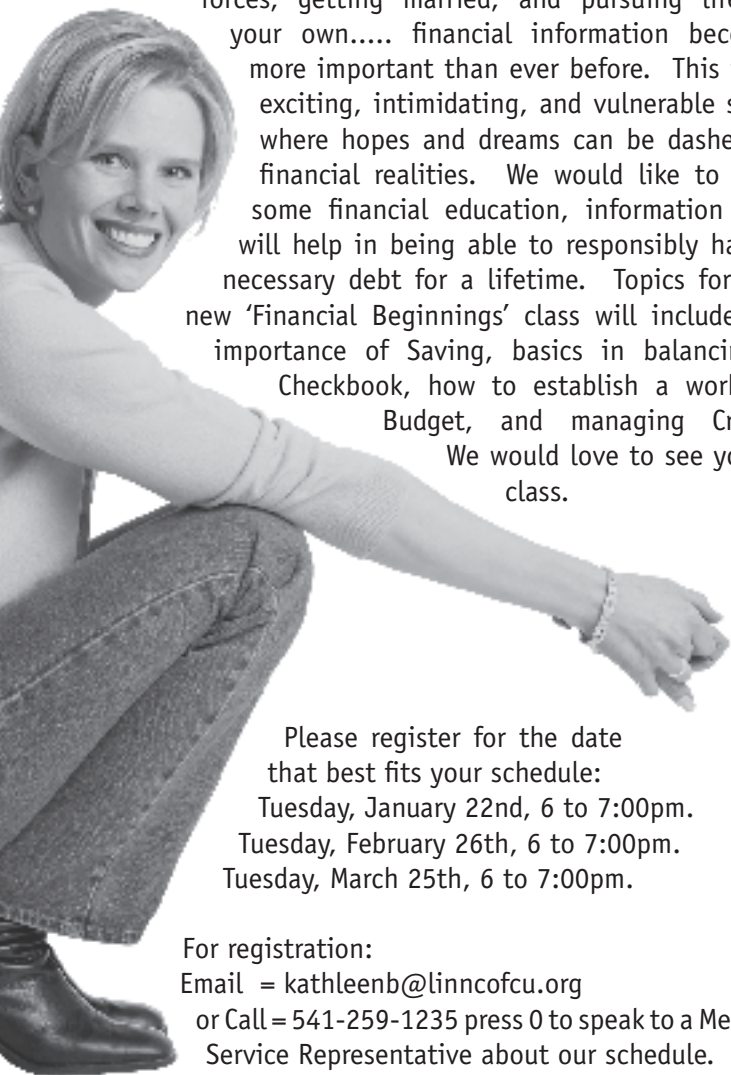
The ID SafeChoice PLUS Family Plan extends protection and recovery services to family members for only \$9.95 per month. The Family Plan provides the Primary Account Member and his/her spouse or domestic partner with a yearly credit report and weekly credit monitoring.

### \*Terms and Conditions

Services are provided to Primary Checking Account Members based on Linn-Co FCU's definition. Businesses are not eligible for this offer. \*\*Joint Members are not covered but may be eligible for identity recovery services for an additional cost. Benefits are non-transferable. Eligibility for recovery services is based on ID theft events that occur, are discovered and reported to Merchants Information Solutions (MIS) on or after the effective date of the program and during the eligibility period.

In order to receive services the individual must be a current member of Linn-Co FCU and must maintain their relationship in good standing during such time that Merchants Information Solutions (MIS) is providing services.

Group members must contact Linn-Co FCU before being referred to Merchants Information Solutions (MIS) for services. \*\*Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. For questions about coverage, please contact [idtheft@aig.com](mailto:idtheft@aig.com) or 866-826-4974.



# COMMUNITY FUND CORNER



Linn-Co again collected supplies for our troops overseas. We mailed 45 boxes packed with a bath towel, jerky, a toy, and a stocking stuffed full of goodies and Christmas cheer to each Marine in our Operation Santa adopted platoon. We also gave four giant boxes of supplies and goodies to Operation Homefront to be sent to our deployed soldiers. We appreciate all they do for our freedom and hope this helped to make their holidays a little merrier!

## A special thank you note from Goldie Scott



"I wanted this to be a thank you, but now that I have started I realize there is no way possible that I can find words to adequately thank you folks of LCFCU for what you have done for me - both you and the paid staff.

First thank you to the ones who came up with the idea.

Second thank you to those who went along with the idea.

And third thanks to all of you volunteers and paid staff who stepped in and made the idea a reality.

Thank you for the final touch - the dedication of the Goldie Scott Training Center. You made it such a joyous day for me! I look back with pride when I realize what part volunteers have played in the well-being of our members."

Sincerest Thanks

Goldie S Scott

The Goldie Scott Training Center Ribbon Cutting ceremony on October 18th was a huge success. Thank to all who came to tour the facility and join in the festivities as we dedicated this building to long time credit union volunteer Goldie Scott.

## Certificate Rates

	Rate	APY*
1 Year	4.50%	4.59%
2 Year	5.00%	5.12%
3 Year	5.00%	5.12%
3 Year Bump*	5.00%	5.12%

\* Rates current as of January 1, 2008 and subject to change. The minimum deposit to open and obtain stated Annual Percentage Yield is \$500. Penalties will apply for early withdrawal. 3 Year Bump Certificate interest rate can be bumped to the current 3 Year rate one time during the life of the certificate.



## Up for a Googolplex challenge?

- you could Win Cash!

Everyone under age 19 - grab your mouse and click here:

[www.linncofcu.org](http://www.linncofcu.org)

Star Saver kids/teens

Googolplex (middle school level)

Curiosities Store

A Dollar by Any Other Name

Figure out the 10 answers and jot them down along with your name and phone number and email, regular mail, or drop them off to any of our three offices; Lebanon, Albany, Sweet Home. We will enter you in a drawing for \$25 cash!! Deadline is Friday, February 29th. Are you up for the challenge???

## Dividend Rates

October-December 2007

	Rate	APY
* Insurance Shares	.25%	.25%
* Share Savings	.50%	.50%
Money Market (Minimum balance for dividends \$1,000)	2.75%	2.79%
IRAs and Deferred Comp.	2.75%	2.78%
Star Savers and Christmas Club	.50%	.50%
* Minimum balance for dividends \$100		

\*Money Market account dividends are calculated and paid monthly. All other dividend accounts are paid quarterly. Dividends are based on credit union earnings and, therefore, cannot be stated in advance.

## Scholarship Applications available at

[www.linncofcu.org](http://www.linncofcu.org)

and in each of our offices

Lebanon, Albany, Sweet Home.

\$1,000 Club Nebula Scholarship

\$1,000 Bud Barnes Scholarship

Many, many Camp Scholarships

Our Offices will be

# CLOSED

Monday January 21<sup>st</sup>  
Martin Luther King, Jr Day

Monday February 18<sup>th</sup>  
President's Day



*Rooted in our community. Welcoming our friends.*

LEBANON • 485 2nd Street • PO Box 265 • Lebanon, Oregon 97355

ALBANY • 1200 Queen Avenue SE • Albany, Oregon 97322

SWEET HOME • 1428 Main Street • Sweet Home, Oregon 97386  
541.259.1235