



## Don't take the bait in a phishing expedition

**O**ur credit union members have reported receiving multiple e-mails from CUNA (Credit Union National Association, a credit union trade organization), requesting information in order to retain their account.

Several e-mails are also being received under the NCUA banner (National Credit Union Association, a governmental agency).

This is a phishing scam, designed by criminals to trick people into divulging confidential credit union access information, such as Social Security numbers and credit card numbers by posing as legitimate business sites. The majority of phishing attacks over the past year have imitated companies such as PayPal, Citibank, eBay, Wells Fargo, AOL and even the Federal Deposit Insurance Corp.

However, credit unions, the Credit Union National Association (CUNA), credit union leagues, and even NCUA have increasingly become the focus of such 244560 ploys.

CUNA, NCUA and this credit union will never solicit e-mails requesting your credit union user name, password, PIN, or other personal identity information.

Never respond to e-mails seeking your personal information.

- Be suspicious of any e-mail with urgent requests for personal financial information unless the e-mail is digitally assigned to you.
- Don't use links in an e-mail to get to any web page if you suspect the message might not be authentic.
- Avoid filling out forms in e-mail

messages that ask for personal financial information.

- Regularly check your debit and credit card statements to ensure that all transactions are legitimate.

If you responded to such an e-mail and provided any confidential accounting information, please notify this credit union immediately of the scheme. You should also change your account's PIN, and take any additional action recommended by your credit union to protect your account.

Here is one of the of e-mails you should DELETE IMMEDIATELY:

*Dear Credit Union Member,  
This notice informs you that your credit union bank has joined our Federal Credit Union (FCU) network. For both, our and your security,*

*we are asking you to activate an online account on our database.*

*You must visit the FCU activation page and fill in the form to activate your online account.*

*To activate your online account records please clickhere <[http://www.ncua.gov.fcua-ssl.info/cgi-bin/encrypted\\_session/0000-3748-PSI-0934](http://www.ncua.gov.fcua-ssl.info/cgi-bin/encrypted_session/0000-3748-PSI-0934)>.*

*In accordance with NCUA User Agreement, you can use your online account in 24 hours after activation. We thank you for your prompt attention to this matter. Please understand that this is a security measure intended to help protect you and your account. We apologize for any inconvenience.*

*— NCUA Account Review Dept.*

## Credit union annual meeting April 27

**A**ll of our 50051 credit union members are invited to join us to review the progress we made last year, take a look at where we expect to go this year and welcome our 2006 officers at our:

**70th Annual Membership Meeting  
Thursday, April 27**

**Crockett Community Center**

850 Pomona Street  
Refreshments at 4 p.m.  
Meeting at 4:30 p.m.

**Food!**

**Prizes!**

**Come join us!**

**FIND YOUR NUMBER — WIN \$10!**

Look for your Member Account Number as you read this newsletter. We've hidden five, drawn at random. Call if you find yours and we'll deposit \$10 into your Share/Savings Account. Good Luck!

# Fun & Games winner

**C**rystal Coleman was the winner of our January 2006 Fun & Games puzzle contest.

Crystal is a sugar worker in the Packaging department at C&H. She has been playing the game faithfully since joining the credit union in January 2005. When crystal isn't working she enjoys softball, basketball, cooking and dancing.

## Notice to our Credit Life/ Disability policyholders

**T**his insurance may not cover an advance or charge under your credit line if your 31850 disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

## Upcoming Holidays



<b>WE'LL JOIN YOU IN OBSERVING</b>	
Good Friday	April 14
Memorial Day	May 29
Independence Day	July 3-4

## Our Loan Policy

### HOME EQUITY LINES OF CREDIT

Open-End Credit Line with 15-year term — California Primary Residence only — Adjustable Rate (3% over 6-month T-Bill) — Annual Cap: 1%; Life Cap: 5% — Maximum Loan-to-Value: 80% — Minimum Credit Line: \$10,000; Maximum Credit Line: \$200,000 — Maximum Closing Cost: \$350 (can be paid through loan proceeds).

SIGNATURE	Maximum	A.P.R.	Term
20+ years employment	\$10,000	14.0%	48 mos.
10 - 20 years	\$8,000	14.0%	48 mos.
5 - 10 years	\$6,000	14.0%	48 mos.
3 - 5 years	\$5,000	14.0%	36 mos.
2 - 3 years	\$3,500	14.0%	24 mos.

  

SHARE SECURED	Your shares on deposit	5.0%	36 mos. or less
		5.5%	48-60 mos.

### NEW CARS, TRUCKS

Get your *LOW RATE* auto loan here!

	4.0%	36 mos.
	4.5%	48 mos.
	5.0%	60 mos.
Over \$30,000	5.5%	72 mos.
Over \$40,000	6.0%	84 mos.

100% financing includes tax, license fees, MBI and Gap insurance. We will refinance your existing new auto loans (for '05-'06 models) from any other lender at our new auto rates! We may match dealer rates. See credit union for details.

### USED CARS, TRUCKS Minimum loan amount: \$1,000

100% <b>low</b> Kelley Blue Book ('01-'06 models)	6.0%	60 mos.
100% <b>high</b> Kelley Blue Book ('01-'06 models)	7.0%	60 mos.
100% <b>low</b> Kelley Blue Book ('96-'00 models)	8.0%	48 mos.

Includes tax, license, fees, GAP and MBI charges!

### RECREATIONAL (MOTOR HOMES, MOTORCYCLES, BOATS\*)

<b>NEW:</b> 90% of purchase price	7.5%	60 mos.
<b>USED:</b> 90% of appraisal or 100% low Book, whichever is less	9.0%	60 mos.

\*Motor homes, boats: 1996-2006; motorcycles: 2001-2006.

Jet skis, wave runners and seados are specialty items and can only be financed for 36 months. Includes tax and license fees!

### CO-SIGNER Individuals may co-sign based on the above limitations for primary borrowers, not to exceed the maximum per individual signature.

**NOTE:** Minimum of \$1,000 required on all loans (except Shared Secured). All loans are subject to credit rating review and verification of continued employment. Daily interest is charged on declining loan balance. You must maintain \$100 in shares while your loan exists.

**We're dedicated to getting you a quick response to your requests. Have your application to us by 9 a.m. and we'll have your loan ready by 3 p.m.!**

APR: Annual percentage Rate. Rates and 238130 policies subject to change without notice.

## What you've earned

**T**he enclosed Member Statement shows your dividends for the quarter ending March 31, 2006, as approved by your Board of Directors. These earnings were posted to your accounts on April 1.



C&H Sugar Employees'  
Federal Credit Union  
P.O. Box 755  
Crockett, CA 94525-0755

**More than 70 years of serving our member/owners.**

**PHONE: (510) 787-4234**

**FAX: (510) 787-1598**

### Hours

**Monday-Friday 7:30 a.m. - 3:30 p.m.**

### Board of Directors

Co-Chairperson	Rita DeTomasi
Co-Chairperson	Daniel Hemenez
Vice Chair	Anthony Cappelletti
Treasurer	Jon Wolthuis
Director	Shirley Albertson
Director	Edward Leal
Director	Lee Peak

### Supervisory Committee

Louis Bortolussi, Ricky Criner,  
Frank Manas

### Staff

CEO*	Jon Wolthuis
VP 244782	Kathy Houle
Operations Manager	Claudia Takacs
Sr. Member Service Rep.	Marcia Pittman
Member Service Rep.*	Kym Parr
* Part-time	

Your savings are federally insured to \$100,000 by the National Credit Union Administration.

**NCUA**  
a U.S. Government Agency.  
Your IRA investments are insured to an additional \$100,000.

