

Follow us on Facebook!

Just search for the MONEY Federal Credit Union fan page,
or follow the link directly to the fan page from our homepage at www.moneyfcu.org.

College Scholarship Deadline is January 31st

We're giving away 10 scholarships this year! The top five applicants will be awarded \$1,000 scholarships, and the next five will receive \$500 scholarships. In order to qualify, the student must be a high school senior and have their own account with the credit union. Print an application off our website at www.moneyfcu.org. Click *Applications and Forms* on the left hand side of the homepage and look for Scholarship Program 2011.



College Grant Program

We currently have applications available for a nationwide grant program awarding \$50,000 in college grants to 34 high school seniors. Entry deadline is March 15, 2011. Contact us for an application today! This program is sponsored by the ACCEL/Exchange Network, a partner company of MONEY FCU.

Text your account. It texts back.

You can enroll in this FREE text banking service from your online banking account. Under the *Self Service* tab, click *Mobile Money* and follow the enrollment process!



Board Elections

The Board of Directors is comprised of MONEY FCU members who serve in a volunteer capacity, providing guidance relative to the operation of the credit union. Board Members must be a MONEY FCU member in good standing, at least 18 years of age, available to attend monthly Board and Committee meetings and bondable. There are currently three openings for the Board of Directors. Members who would like to serve may submit a nomination petition. Petition information and procedures are available by contacting Bruce LaGrow at (315) 671-4000 or blagrow@moneyfcu.org. The election will be held at our Annual Meeting on Wednesday, March 23, 2011.

Multiple Gift Cards

In order to serve our members as efficiently as possible, if you're planning to purchase more than five gift cards at one time, please give us advance notice and we can have them ready for you.

Improved eStatements

We've upgraded eStatements so you will now be able to access up to 12 months of statement history instead of six. If you're still receiving paper statements and would like to be a little more green in the new year, sign up for eStatements right from your online banking account!

Once you're logged in, click the *Self Service* tab, then *eStatements*. The system will then walk you through the enrollment process. After enrolling, you'll build up to 12 months of statement history!



We're bringing financial education to the classroom with Banzai real-world financial literacy. Online. Free.

MONEY FCU has partnered with Banzai to bring financial education to classrooms around Central New York. If you or someone you know would be interested in bringing this FREE program to the classroom, please visit the site below.

www.teachbanzai.com/money

Save some trees.
Be paper-free!





We have \$7,500 in scholarship money to give away! Print an application from our website at www.moneyfcu.org, under *Applications and Forms*. Deadline is January 31, 2011!

Please share this newsletter with other members of your household.

Save the Date!

Our Annual Meeting is scheduled for Wednesday, March 23rd at 12 PM. Watch for more details as the date approaches!



Money Order FYI

When you purchase a money order with your VISA debit card, the merchant will run it as *debit* instead of *credit*, and the daily limit is \$500. If you need to purchase a money order exceeding that amount, please notify us ahead of time for a temporary limit increase.

Private Student Loans

- No origination fees
- Competitive rates
- Flexible repayment options
- Easy online application
- 24/7 call center services
- Convenient line of credit

www.moneyfcu.studentchoice.org

Online Banking: How to...

Delete Old Accounts

Do you have old CD or club accounts that are closed or have a zero balance that you no longer want to view in your online banking account? You can delete these accounts yourself from the *Self Service* tab. Under *Personal Options*, click *Account List*. You will see the list of your current accounts, and a blue link on the right that says *Delete*. Find the account(s) you want to remove and click *Delete*.

Set Up Account Alerts

Would you like an email notification when your account balance drops below a certain amount? When a bill payment doesn't process? If a loan payment is past due? You can set these up and more in your online banking account! Under the *Self Service* tab, in the *Alerts* section, you will see *Account Alert*, *Transfer Alert*, *BillPay Alert* and *General Alert*. If your email address is not correct, update it on the *Personal Information* page, under the *Self Service* tab.

Do you have family, friends or co-workers who might like to join MONEY Federal Credit Union? Anyone in Onondaga, Oswego, Cayuga or Madison counties can join!

ACH vs. Wire

When transferring money electronically between institutions, there are a few ways to do it. Most companies will either do an ACH (automated clearing house) or a wire transfer. The biggest difference is that an ACH can take 3-4 business days, while a wire transfer is processed on the same day most of the time. If you're expecting a transfer into your account at MONEY FCU, make sure to ask the sender if it's an ACH or a wire so you will know how soon to expect it.

Holiday Hours

Our office will be CLOSED on the following days this quarter:

Monday January 17th Martin Luther King Jr. Day
Monday February 21st President's Day

ID Theft Prevention Tip

If you stay at a hotel where the room key has a magnetic strip, **DO NOT LEAVE THE KEY** when you check out. Take the key with you and shred it. The magnetic strip on the back contains your name and credit card information. You don't want that to fall into the wrong hands, so keep it in yours!