

## Inside this Issue...

Annual Meeting Details  
75th Anniversary Special  
It's Tax Time  
ID Theft and Credit Score

## Savings Rates

| Dividend              | Rate   | APY   |
|-----------------------|--------|-------|
| Share Account         | .49%   | .50%  |
| Share Drafts          | .49%   | .50%  |
| Green2 Checking       | 4.410% | 4.50% |
| Christmas Club        | .998%  | 1.00% |
| IRA                   | 1.982% | 2.00% |
| 6 month CD            | 1.440% | 1.45% |
| 12 month CD           | 1.884% | 1.90% |
| 18 month CD           | 2.080% | 2.10% |
| 24 month CD           | 2.226% | 2.30% |
| 36 month CD           | 2.716% | 2.75% |
| MMA \$2,000-\$10,000  | .998%  | 1.00% |
| MMA \$10,000-\$25,000 | 1.296% | 1.30% |
| MMA Over \$25,000     | 1.59%  | 1.60% |

## Loan Rates

| Loan                       | Rate          |
|----------------------------|---------------|
| New Vehicles up to 100%    | 3.75%-13.25%* |
| New Vehicles 72 months     | 5.10%-14.60%* |
| 2005 - 2009 Vehicles 80%   | 3.75%-13.25%* |
| 2005 - 2009 Vehicles 100%  | 4.25%-13.75%* |
| 2004 & Older Vehicles 80%  | 4.75%-14.25%* |
| 2004 & Older Vehicles 100% | 5.25%-14.75%* |
| Ready Cash                 | 12.90%        |
| VISA                       | 11.75%        |
| Computer                   | 8.00%         |

We reserve the right to change rates without notice.  
\*Rate received is dependent on personal credit rating.  
Rate shown includes Membership Pay\$ program

## Spot Your Name!

### Rodney Hawk

Spotted his name in  
the last issue of the Sav-Mor!

### OOPS! Annetta Wild, Mick Claeys, & Paul McClung

Missed their names last month!  
There are two names in this issue.  
If you spot your name,  
call in for your \$5 prize!

# SAV-MOR

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## 74th Annual Meeting

### Saturday March 13, 2010

Join us and your fellow Credit Union members at the 74th Annual Meeting of Gas & Electric Credit Union. The meeting will be held on Saturday, March 13th at the Quad City Botanical Center– 2525 4th Avenue in Rock Island. A cash bar will open at 6:00 pm with the meeting starting promptly at 6:30 pm. Dinner will be served immediately after the meeting. As jody butz always, we will have gifts for everyone and great door prizes!

If you plan to attend the meeting you must RSVP to the Credit Union by Wednesday, March 10th. We hope to see you there!



## February Special

In honor of our 75th Anniversary in 2010, we will be celebrating all year long! Each month, we will feature a special promotion, giveaway, drawing or event.

For the month of February, we will be giving away Gas & Electric Credit Union travel mugs filled with goodies– and one will also

be filled with \$75 cash! To receive your free travel mug– simply come into the Credit Union on Friday, February 26th. Mugs are given away on a first come, first serve basis. Quantity and quantities are limited.

## Tax Preparation Information

In January, we sent out 1099's to all members who earned over \$10 in interest and 1098's to all members who paid more than \$600 in interest per mortgage loan. If you paid less than \$600 in interest on a mortgage loan, your interest is still tax deductible. Simply refer to your year-end statement. If you're expecting a refund, you can get your money quicker by having it directly deposited into your account at the Credit Union– our routing number is 271188230. Don't forget that you can also file your taxes online with our TurboTax link on our website at [www.gaselectriccu.com](http://www.gaselectriccu.com).

## Enjoy a Low Auto Loan Rate!

In the market for a new vehicle? Be sure to see us first! Auto loan rates are low– which not only reduces the total cost of borrowing, but also your monthly payment. Do you have an existing auto loan with another institution? Consider refinancing with us– and saving a bundle! Give us a call today if you would like to get pre-approved or simply to see if we can save you money from your existing auto loan. We're here to help you get the best deal possible!

# Study Reveals Higher Credit Scores More Apt to See Identity Theft

Consumers having high credit scores are more likely to become victims of identity theft, the Credit Union National Association's News Now reports. That's because fraudsters using their identities find it easier to get credit, according to a study from Experian. There is a "significant connection" between high credit scores and becoming a victim of identity thieves, with the occurrence rate of identity fraud rising dramatically as credit scores increase, according to Experian's fraud and identity solutions group, which conducted the study.

The findings should herald a warning for consumers and businesses alike. Experian has no data suggesting that thieves specifically target high scorers. Instead, the credit bureau explains that consumers with high credit scores tend to get approved for accounts on a more regular basis. Then, when fraudsters use the identifications, they too are more apt to be approved for credit because of their victims' scores. The top 20% of borrowers—with ratings of 815 and above on the VantageScore 501-to-990 scale—were victims of 48% of all self-reported identity theft cases. Consumers in the average-to-very good credit ratings—762 to 814—were victims in an additional 13% of fraud cases.

The credit bureau examined about 800,000 fraud cases reported in 2007 and 2008. It analyzed the data by victims' VantageScores. VantageScore is an Experian rating system. The more commonly used FICO scores were not surveyed. Data were provided by bank card issuers, retail card issuers, retail banks, mobile phone providers and utility companies. If you become a victim of fraud, Gas & Electric Credit Union is here to help. Give us a call or stop in with any questions or concerns.

## Loose Change

### SCHOLARSHIP DEADLINE

For the Illinois Quad City Chapter of Credit Unions scholarship is soon- February 12th! If you would like an application, simply stop by the Credit Union or download a copy online on our website.

### GO GREEN WITH DEBIT

Rethink. Reduce. Refresh. Go green with your debit card today and you could win great prizes! Every time you use your debit card between now and March 31st, you are automatically entered for a chance to win great prizes— such as an Amazon Kindle, \$300 gift cards and \$50 Brita water pitcher packages. The more you use your debit card, the more chances you have to win!



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