

No Tricks, Just Treats – and Tweety Bird, Too

There were hippies, witches, and ghosts; the Scooby Doo gang was there, and Tweety bird, Sylvester, and Granny made their appearance for the Halloween With A Heart on October 28. SRP FCU, in conjunction with the Augusta Area Credit Unions, provided the Looney Tunes characters. "This is an excellent way for us to reach out to these young people. They get to take part in the holiday event in a safe, fun environment," said Jenny Mutimer, credit department manager, who brought it to the credit union's attention several years ago. "Children are a soft spot for all of us, and the children come from the community we serve, too – in both states," she added. The annual trick-or-treat event for the intellectually disabled is held each year at Augusta's Holiday Inn West where approximately 800 special-education children from surrounding schools attend to enjoy the treats and costumes. Sponsors decorate a room and door, provide candy for the treaters, and have someone in costume to distribute the candy when the trick or treaters come knocking.



Pictured: As Granny, Christina Washington, North Augusta lead teller; as Sylvester, Tara Coghill, Peach Orchard Road Branch MSR; as Tweety bird, Raine Boyd, Phone Center representative.

Identity Theft Is On the Rise

What is identity theft?

Identity theft is the wholesale takeover of another person's identity to make unauthorized transactions. Identity Fraud is the use of another individual's information to create a new identity.

According to the Federal Trade Commission (FTC) Identity Theft Data Clearinghouse, between November 1999 and September 2001, 94,100 victim complaints were logged. By December, 2001, that average had risen to approximately 3,000 per week. The actual figures are sharply higher, estimates suggest there are as many as 250,000 to 750,000 victims annually.

Here are some tips to help minimize identity theft:

- Don't carry your social security card on you.
- If your social security card or number is stolen, call the Social Security Administration's fraud line: 1-800-269-0271.
- Put your initials on your checks rather than your full name. If your checks are lost or stolen, no one will know how to sign your checks.
- Put your work phone number on the checks rather than your home phone number.
- If you have one, use a P.O. Box address on your checks.
- Never have your social security number on your checks – if you have it printed on there, anyone can get it.
- Photocopy the contents of your wallet, both sides of any documents such as credit cards, driver's license, etc. Then, if your wallet is ever stolen, you know exactly what

contents were taken, including account numbers to call and cancel. Keep the photocopy in a safe place.

- List the toll-free numbers in a convenient location. If you have the toll-free numbers and the account numbers available, fast action can be taken.
- Call the three national credit reporting organizations, Equifax: 1-800-525-6285; Experian: 1-888-397-3742; and Trans Union: 1-800-680-7289. You can place a fraud alert on your name and social security number. The alert means that any company checking your credit will know your information was stolen. They will then contact you to authorize the credit.
- Thieves can easily find receipts with valid account numbers in trash cans, so be sure to shred all pre-approved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information.
- Don't give personal or financial information over the telephone or the Internet, unless you are certain who the caller is.

If you have been a victim of identity theft:

- Contact your credit union to protect your accounts.
- Contact your credit card suppliers.
- Contact the Social Security Fraud Hotline: 800-269-0271
- Contact the FTC Identity Theft Hotline: 1-877-IDTHEFT (438-4338).



Thank you credit-union members for helping to brighten a child's Christmas this holiday season! BTC Branch Teller Rebecca Clark makes space for a donation in the 2002 Toys for Tots drop-off bin.

2003 Holiday Schedule

All offices of SRP Federal Credit Union will be closed on the following dates in 2003:

Wednesday, January 1, 2003	New Year's Day
Monday, January 20, 2003	Martin Luther King, Jr. Day
Monday, February 17, 2003	Presidents Day
Monday, May 26, 2003	Memorial Day
Friday, July 4, 2003	Independence Day
Monday, September 1, 2003	Labor Day
Monday, October 13, 2003	Columbus Day
Tuesday, November 11, 2003	Veterans Day
Thursday, November 27, 2003	Thanksgiving Day
Thursday, December 25, 2003	Christmas Day

Key Financial Indicators

11/30/2002	(\$000)
Assets	\$360,761
Loans	\$213,558
Shares	\$135,473
Share Drafts	\$ 67,613
Share Certificates	\$118,374

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MEMBERS and Counting...

Local Phone Numbers:

(803) 278-4851
(803) 649-5305
(803) 259-2781

Toll Free:

1-800-237-9829

Web Address:

www.srpfcu.org

TYME Line

278-5590
648-9340
1-800-554-TYME

Welcome to our newest member groups:

Best Data Products, Inc.	North Augusta Chamber of Commerce
Hendrix Distributing	Paul W. Broome, O.D.
McDuffie Box Co., Inc.	Serotta, Maddocks, Evans & Co., CPAs
Morris Tire & Auto	
New Life Christian Center	Univar USA, Inc.

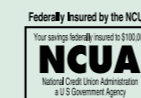
Loan Rates

EFFECTIVE DECEMBER 1, 2002

Type of Loan	Annual Percentage Rate
Personal Loans	13.75% - 17.75%
New and Used Auto/Truck/Boat Motorcycle/Camper	
Motor Home	5.00% - 12.00%
Farm Tractor	10.50% - 15.50%
New Furniture/Appliances	11.50% - 15.50%
All other Secured Loans.....	12.50% - 16.50%
Line of Credit	14.25%
Home Equity Lines Of Credit.....	3.75% - 6.75%
Fixed Rate Home Equity Loans	6.50% - 10.50%
SRP Visa Credit Card.....	13.90%

Loans to Purchase or Refinance a Primary Residence, Home Equity Lines of Credit or Mobile Home and land loans: For current rates and terms, please call our Mortgage Department at 803-202-4387.

Final Annual Percentage Rate will be dependent on collateral, loan term and individual member's credit qualifications. All terms and rates are subject to change without notice.



SHARES of INTEREST

December 2002 • Quarterly Newsletter for SRP Federal Credit Union Members

www.srpfcu.org



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43rd Annual Membership Meeting to be Held March 11, 2003

Register for cash-prize drawings!

The 43rd Annual Membership Meeting will be held March 11, 2003, at the USC-Aiken Etherredge Center.

We will be filling the following positions by democratic election:

- **Board of Directors**
Four positions - three-year term
- **Credit Committee**
One position - three-year term

There will be gifts for all members who attend as well as the opportunity to register for cash prizes totaling \$2,000. Come early and meet the candidates.

Registration is from 6:30 - 7:30 p.m. followed by the business meeting.

As part of the annual meeting program, MEMBERS Financial Services will present two seminars, one on Retire with Confidence and another, held simultaneously, on Women and Investing. These seminars will begin an hour before the 6:30 registration. Please call Elaine Kenney at extension 4269 to attend the seminar of your choice.



Begin the New Year with an IRA

Close to retiring? Make your IRA work harder with catch-up contributions

You may not be able to turn back the clock to save more for your retirement, but here's the next best thing: IRA catch-up contributions. If you're at least age 50 and meet IRA eligibility requirements, your regular IRA contribution limit has been increased by \$500 per year - allowing you to make an annual contribution of up to \$3,500.

It gets better. As of 2006, you can bump up that catch-up contribution to \$1,000. And don't forget that the limits for regular IRA contributions will increase steadily over the next few years, too. By 2008, you could be eligible to put \$5,000 plus an additional \$1,000 catch-up contribution into a traditional or Roth IRA.

So what do catch-up contributions mean for your Golden Years? Simply

MEMBERS FINANCIAL SERVICES

Start off the New Year with
Financial Planning Seminars

Retire with Confidence

January 14, 2003.....Aiken
February 11, 2003.....N. Augusta
March 11, 2003.....USC-Aiken*

Women and Investing

March 11, 2003.....USC-Aiken*

Planning Today So You Can Retire Tomorrow

March 18, 2003.....Aiken
April 8, 2003.....N. Augusta

MEMBERS Financial Services seminars are held in Aiken at the Whiskey Road branch conference room and in North Augusta at the BTC Training Center Conference Room. These seminars begin at 6:30 p.m. There is no cost to the member and no obligation. Seating is limited, so please call in advance. For more information and for reservations, contact Elaine Kenney at extension 4269.

*These seminars will be held prior to the Annual Meeting at USC-Aiken at 5:30 p.m.

Internet Service Provider Account Information!

If you receive an e-mail request that appears to be from your Internet Service Provider (ISP) stating that your "account information needs to be updated" or that "the credit card you signed up with is invalid or expired and the information needs to be reentered to keep your account active," do not respond without checking with your ISP first. According to information received by the FTC, THIS MAY BE A SCAM.

2004 Calendar Contest



Give Us Your Best Shot!

The 2003 calendars distributed on International Credit Union Day were a welcome delight! Seeing local events such as the annual Horse Futurity in Augusta or the Steeple Chase in Aiken provided a personal touch to our credit-union calendars. Each month, throughout the year, we'll see places and events we recognize and enjoy.

What can we expect for next year? How about let's do it again! We'll take 13 photographs from the submitted entries for the upcoming 2004 calendar.

Got pictures? Here's how it will work:

- All credit-union members, including employees who are credit-union members, are eligible to enter their photographs.
- Deadline is Friday, March 7, 2003.
- Photographs will be chosen according to quality, subject matter, composition and overall image.
- Preference is for photographs of local sights, events, or scenes that emphasize the positive features of the CSRA. Portraits of family members, pictures with friends and neighbors posing or themes of a similar nature should not be submitted for this particular contest.

Here's what you need to do:

- Submit your entries to: Marketing Department, SRP Federal Credit Union, P.O. Box 6730, North Augusta, SC, 29861. Or enclose your submissions in an envelope addressed to the marketing department, calendar contest, and drop off at any branch.
- Keep in mind: horizontal compositions are easier to use due to the calendar's design.
- Include a label with name, address, telephone number where you can be reached, and any pertinent information about the photograph, such as, location, name of event, etc. Please write this information on a separate label. DO NOT WRITE ON PHOTOGRAPHS (it can damage the photos).
- Photographs will not be returned.
- Subject matter must be appropriate for family viewing.



The contest carries no cash prize or other rewards beyond inclusion in the 2004 calendar.

SRP Federal Credit Union Fee Schedule Effective February 15, 2003

Fees and Service Charges on All Accounts:

Statement Copy (per statement)	\$ 2.00
Stop Payment request fee (per item)	\$22.00
Non-sufficient funds fee (per item)	\$22.00
Overdraft Protection transfer fee from Share Account (per transfer)	\$ 1.00
Copy of Cleared draft fee (per check) Regular mailed to member	\$ 1.00
Faxed copy to credit union	\$ 3.00
Account printout	\$ 2.00
Check printing fee (per 150 drafts) ... Price varies depending on style	
Research services fee (per hour)	\$10.00
Excessive share savings withdrawal fee (per withdrawal)	\$ 2.50
Minimum balance to avoid service charges and earn APY	None
Christmas Club early withdrawal fee (per withdrawal)	\$10.00
Returned item fee (items deposited, returned unpaid)	\$ 5.00

Miscellaneous Fees

Guaranteed Funds check	\$ 3.00
Travelers Checks for single signature (per \$100.00)	\$ 1.00 (No charge for Golden Account members)
Travelers Checks for two signatures (per \$100.00)	\$ 1.50 (No charge for Golden Account members)
American Express Gift Check	\$ 2.00
Safe Deposit Boxes	From \$20.00 to \$80.00
Wire transfer (Outgoing)	\$20.00

PC TYME (Home banking fees)

Bill Payment (up to 10 accounts)	\$ 4.20
after 10 per account	\$ 0.30
Bill Payment one-time enrollment fee	\$ 3.95
Stop Payment request fee (per item)	\$22.00
Copy of bill	\$3.00

ACCESS Card (Check Card or ATM) Transaction Fees

Non-SRPFCU Access cards	\$1.50
Non-SRPFCU ATM machine	\$1.00
Point of sale using PIN	\$1.00
Legal Process (Tax, Levies, garnishments, etc.)	\$50.00/occurrence
Inactivity Fee (60 months without activity)	\$50.00/member

For full coverage of our fees,
please review a Truth-In-Savings Fee Schedule

Food Drive Helps Food Bank



Carolyn Davis, Carolyn Brown, and Alison Spradlin add items to the Golden Harvest collection bin.

Many people are at nutritional risk – an estimate puts the number at 150,000 in the CSRA alone. Unfortunately, it's usually the very young or elderly who are at greatest risk. In conjunction with the Golden Harvest Food Bank, a food drive was coordinated to culminate with the Thanksgiving holiday. Members generously donated non-perishable food items for the needy. Although it was the credit union's first food drive, the results were convincing and the next food drive should be even better!

The Winner's Circle

For the second year, the credit union's branches made a display to tie in with the Fall Loan Oktoberfest promotion. Combining elements as diverse as the loan festival's attention-grabbing rates, Halloween, and Oktoberfest proved an opportunity for the branches to show their creative side. The participants came through with shining colors and exciting scenes, making the judges' decision a tough one. When it came time to award the prize of a pair of movie tickets to all of the branch staff, the stunning alpine mural – and overall presentation – made the difference and put the Martinez Branch in the winner's circle. Congratulations to Branch Manager Morena Zeh and her staff at the Martinez Branch!



Pictured: Katrina Gray, Lisa Moyer, Assistant Manager Gail Cooper, Alison Hamby, Manager Morena Zeh, and Heather Pennington.

New Year

Continued from page 1

put, more "gold." In fact, over \$30,000 more if you contribute the maximum catch-up contribution amount at the start of each year from age 50 to 70 and earn a 5% return.

Catch up on the reasons to invest in an IRA

It's not just the higher contributions that are so appealing. It's the magic they work when they're in the IRA. With a traditional IRA, your money

grows tax-deferred, meaning you don't have to pay taxes on IRA funds until withdrawal. With a Roth IRA, your contributions are made with after-tax dollars, but qualified withdrawals are tax-free - including all of your earnings!

Now is your second chance to save for the retirement you really want. To find out more about IRAs and catch-up contributions, contact a member service representative.

This article is not intended as tax advice. Please consult a tax professional regarding your specific circumstances.

A Memorable Walk



Pictured: The credit department's Mary Bentley-Brown (front right) raised the most funds for the team. The team members included: Team Captain Theresa Giles and Mary Bentley-Brown, credit department; Brenda McGahee, North Augusta branch; Elizabeth Holmes, Eddie Tanner and George Stacey, mortgage department; Valerie Comparetta and Charmain Matthews, human resources; and William Cadle, marketing department.

Along with the SRP FCU team, approximately 500 walkers arrived bright and early at downtown Augusta's Jessye Norman Amphitheater for the 2002 Alzheimer's Memory Walk. SRP FCU, a Bronze sponsor in this year's event, had Theresa Giles captain the team, which raised \$1,386 toward the total amount raised of \$73,000 at the Augusta event. "The money for the research is sorely needed," Theresa explained why she participated in the fundraiser, "and more people need to be made aware of this disease." Every year, the Alzheimer's Association promotes their cause with a Memory Walk to help bring awareness and raise funds for this disease. Alzheimer's robs individuals of their memory, cognitive skills, and finally motor skills as the normal brain functions deteriorate and eventually stop working altogether.

www.alz.org/memorywalk

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Q&A

Q. Can I contribute to an IRA if I already have a retirement plan through my employer?

A. Yes, you can contribute to a Roth IRA, traditional IRA or Coverdell Education Savings Account (ESA) regardless of whether or not you have an employer-sponsored plan. In fact, IRAs are a great way to pad your savings.

Q. Why should I have an IRA at my credit union?

A. There's a lot more to having an IRA than just getting tax advantages. It's your future, the key to your goals. You'll never have to worry about taking chances with that future when your IRA is at the credit union. Your savings are secure, and your money will always be there when you need it. Here are the benefits of a credit union IRA:

- Competitive rates
- Low or no annual maintenance fees
- Insured deposits
- Payroll deduction to simplify contributions
- Low minimum deposit requirements
- Personalized answers to your questions
- One-stop shopping for all your financial services

Q. Is it too late to contribute to my traditional or Roth IRA for 2002?

A. Good news - there's still time. Although 2002 has come and gone, you can make a year 2002 contribution to a Roth or traditional IRA anytime before April 15, 2003. You can also make a contribution for 2003 anytime between now and April 15, 2004.

Q. Is it too late to contribute to my Coverdell ESA for 2002?

A. No, but hurry! You only have until April 15, 2003, to make your Coverdell ESA contribution for 2002. If you're eligible, you can contribute up to \$2,000 per year, per child to a Coverdell ESA, then later withdraw the funds tax-free for qualified K-12 and college expenses.

Not intended as tax advice. Please consult a tax professional regarding your specific circumstances.