



Getting Rid of Computers or Cell Phones?

Don't Give out Your Personal Information Accidentally!

Before you sell, donate, recycle, or throw away a cell phone or computer, make sure that you permanently delete your personal information. Experts say that this requires more than simply deleting it; files must be overwritten or destroyed to be unrecoverable.

Cell phones

Resetting the phone appears to delete your information; however, recent reports suggest that software recovery programs can retrieve the information. To properly delete your personal information, follow instructions in your phone manual for safely deleting or permanently deleting. If these steps are not sufficient, call your cell phone provider and ask about their data deletion procedures. You may also be able to take your phone to a store and have them permanently delete your information.

Remember, because cell phones are easily stolen or lost, it's probably not a good idea to keep passwords, account numbers, and other valuable information on them in the first place.

Computers

Deleting a file by emptying the computer's recycle bin does not actually remove the file; it only deletes references to the file. The information is still stored on the hard drive, and is easily retrieved with recovery software. To protect yourself, follow one of these steps before letting go of your old computer.

Reformat the hard drive. Use your operating system's restore CD or re-install the operating system. This will not overwrite your files, but it will make them difficult to find.

Overwrite the hard drive. For better protection, use a file-shredding or file-wiping program. This will overwrite the data, making it nearly impossible to recover. You can purchase these programs or download free versions. Read user reviews before deciding on one.

Destroy the hard drive. The only way to completely remove data is to destroy the hard drive itself. It is easily removed from the computer; all you need is a screwdriver. Drilling holes through the drive or smashing it will make it unusable.



MAIN OFFICE

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Stamford, CT 06901-1205

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Fax: (203) 327-7202
Voicemail: (203) 969-2340
Loan by Phone: (888) 821-6339
Web site: www.fairfieldcountycfu.org
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BRANCH OFFICE

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HOLIDAY CLOSINGS

Monday, January 15, 2007
Martin Luther King Jr. Day

Monday, February 19, 2007
Presidents' Day

Friday, April 6, 2007
Good Friday

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Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government National Credit Union Administration (NCUA), a U.S. Government Agency.

CREDIT LINE

The Newsletter of Fairfield County Federal Credit Union

Winter 2007

How Will You Pay for Post-holiday Debt?



December brings presents and fun; January brings bills and headaches. But don't worry—your credit union is offering a great way to help you pay off those holiday expenses.

Loan Special

Borrow up to \$5,000
for up to three years
Rates as low as 6.49% APR*

You can also use this loan special to fund a project or take a vacation. Call a loan officer today at (203) 324-2144 or 1-888-821-6339.

*APR=Annual Percentage Rate. Rates and terms subject to change. Excludes all loans already financed at the credit union. Payment Example: At 6.49% APR on a \$5,000 loan with a 36-month term, monthly payment would be \$153.22.



Great Service, Great Savings: A Fairfield County Federal Credit Union Checking Account!

Open a checking account with our free and discounted features, and you'll save money every day on every transaction. Plus, you'll enjoy an account with the most up-to-date checking services available.

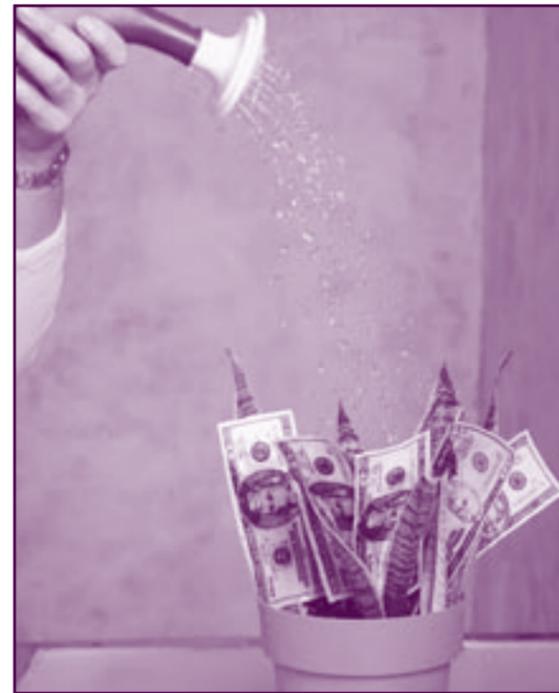
Does your checking account have these features?

- No monthly service charge
- No per check charge
- No minimum balance requirement
- Low-cost MasterMoney™ Debit Card
- Only \$25 to open the account
- First 50 checks free
- Duplicate checks for easy record keeping
- Overdraft Protection; lines of credit up to \$10,000 available (subject to approval)

What about easy account management?

Don't forget to sign up for our free 24-hour services, too: Online Banking, Bill Payer, and Voice Line, our Automated Response System. You'll save both time and money—and you'll always be on top of your finances.

Why wait? Call us at (203) 324-2144 or (203) 366-1336 and we'll help you move your account today.



Start the New Year with an IRA

Did you know that the earlier you start investing in an Individual Retirement Account (IRA), the greater the return will be on your investment? It's true. The longer your money sits untouched in your IRA account, the more interest it earns. That's when you start earning interest on top of interest. This is called "compounded interest." And it's all made possible by investing often and early. Plus, the interest you earn is tax deferred. Best of all, IRAs may also reduce your taxable income.*

Fairfield County Federal Credit Union offers Traditional, Roth, and Coverdell Education Savings Account IRAs as well as IRA Certificates—all with great dividend rates. And don't forget that you can make 2006 contributions until April 16, 2007. Make your retirement as stress-free as possible by opening an IRA today.

*Please consult your tax advisor.



Expand Your Financial Family—Refer a New Member!

Belonging to a credit union is a lot like being part of a family—it's a group of individuals who are united to support each other. As the Fairfield County Federal Credit Union family grows, we are able to enhance our financial products and services.

Tell your friends, family members, and co-workers about the difference that friendly, personal service makes. Let them know that they can save money by using credit union services. And best of all, they'll be part of a financial cooperative that is dedicated to improving their financial lives.

To join the credit union, prospective members need to open a share account with \$25.00. They can stop by our office, call us, or visit us online at www.fairfieldcountyfcu.org for more information.