

Cross Roads  
Credit Union  
4226 Gardner Avenue  
Kansas City, Missouri  
64120  
(816)483-4574  
www.crossroadscu.com  
Mon-Fri  
8:30 am-4:30 pm  
Sat 9am-12pm  
Stolen Debit Cards  
800-528-2273

# The Saving's Train

CROSS ROADS CREDIT UNION

JUNE 2012

## SUMMER STAYCATION LOAN

### Are the high prices of gas giving you the vacation blues?

Well apply for one of Cross Road Credit Union's Staycation loans!

The loan is for \$1000.00. You can pay it off over a course of 10 months at a 10% interest rate.

Apply Today!

### HOLIDAY CLOSINGS

The Credit Union will be closed on the following day:

- ♦ Wednesday, July 4th, 2012

### WE NEED YOUR HELP!

Be a part of helping the credit union grow by referring a family member, neighbor or friend to become a member. Share the benefits of membership and ask them to come join the Cross Roads Family.



GO GREEN

Sign up for E-Statements!

### Recovering From Identity Theft

1. **Report** to Police. Do this right away. Fill out an identity theft report, listing all accounts with suspected fraudulent activity. Make sure you get a copy and send it to all of your creditors. Keep copies on hand to send to collectors who might call you in the future.
2. **Contact** Creditors. Get in touch with all of your credit card companies and complete an affidavit of fraud/forgery. If your debit card was stolen, contact the credit union immediately to freeze and put alerts on your account. Get a new account and password.
3. **Monitor!** Monitor! Monitor! Don't waste any time in getting a credit report from all three credit reporting agencies—Experian, Equifax and TransUnion. This is extremely important! And, remember, activity can take up to 30 days to show on the report, so stay on it. Make sure you're using [annualcreditreport.com](http://annualcreditreport.com), where you can get one free report once a year from all three agencies.
4. Keep a communications log of all phone calls, emails and letters so that you have a trail. If you don't follow up and stay on top of the situation, nothing will happen.

### DIRECT DEPOSIT

With high gas prices on the rise, Direct Deposit will save you not only time but money.

Be assured that your paycheck will be in the credit union on pay day. Sign up for direct deposit today. Send all your paycheck or part of your paycheck to the credit union. Sign up with your employer.

### TIRED OF PAYING MONTHLY FEES?

#### Dump Your Bank!

Join Cross Roads Credit Union because we have

#### LOW FEES!

At Cross Roads we have:

- \* **FREE** Checking
- \* **FREE** Online Access
- \* **FREE** Debit MasterCard