

## Change from Monthly to Quarterly Account Statement Effective July 31, 2009

Effective July 31, 2009, American Eagle Federal Credit Union members will begin to receive their account statement four times annually for the quarters ending March, June, September, and December. This applies to all printed and electronic e-Statements.

### Two Exceptions Will Continue to Receive Monthly Statements

All Checking account members will continue to receive a monthly combined account statement.

In addition, members who perform an electronic (non-branch) transaction on any share account will receive a monthly statement for the period that the transaction occurred. This includes direct deposit, payroll deduction, automated payments (debits/credits), ATM activity, Command Call, and Online Banking transfers/payments. This is a Regulation E requirement that members must be notified if there is an electronic transaction performed on their account in any given month.

### Cost Savings and the Environment

Changing to quarterly account statements will save the Credit Union in postage, paper, envelope, and mail processing costs. This cost savings will help meet our goals of being an operationally efficient organization while better serving our members. On a smaller scale, this action also demonstrates our concern for helping to preserve the environment.

### Questions?

Visit [www.americaneagle.org](http://www.americaneagle.org) or call the Member Contact Center at 860.568.2020 or 800.842.0145, extension 5101.

### How Are We Doing?

We want to improve your member service experience. Please take a moment and provide us with your comments about our products, services, offices, people, etc. Go to [www.americaneagle.org](http://www.americaneagle.org), click the "How Are We Doing?" link, and give us your feedback. We're asking. We're listening. We want to make American Eagle your first choice for financial services.

## What Would You Do with 10K?

### 10K Promotion Grand Prize Winner

Frances Miller of North Granby, CT, was the winner of the American Eagle Federal Credit Union \$10,000 grand prize giveaway! Miller was selected randomly from thousands of entries during the Credit Union's "What would you do with \$10K?" Membership Promotion.

Miller was presented with her \$10,000 winning check by American Eagle FCU President & CEO William Dokas during a celebration at the Credit Union's Bloomfield branch on Cottage Grove Road.



Shown presenting the winning \$10,000 check at the Bloomfield branch are, from the left: William Dokas, President and CEO of American Eagle FCU, Frances Miller, Peter Miller, and Earnest, the American Eagle mascot.

When asked what Miller would do with the \$10,000, she said, "... I am going to return to Switzerland where I worked for 1 1/2 years in 1964-65 as a Physical Therapist. I'd like to renew old acquaintances, and I'd like to feast my eyes again on the Matterhorn, in the Alps, a mountain peak that I climbed to the top of when I was younger—much younger! I know my heart will 'yodel' at the very opportunity. If anything is left over, I'll paint and paint, a hobby over which I am passionate."

## \$25 Graduation Gift Program



Congratulations Class of 2009! American Eagle Federal Credit Union would like to recognize your personal academic achievement by making a \$25 deposit into your American Eagle FCU Savings account.

### How do I qualify for the Graduation Gift Program?

To qualify for the \$25 graduation gift, you must meet all of the following:

Be a member of the Credit Union in good standing or become a member.

Be age 16-24 at the time you graduate from a four-year high school, two-year associate's degree program, or four-year college/university.

Complete a graduation gift form (available at [www.americaneagle.org](http://www.americaneagle.org)) and bring it to any AEFCU branch with a copy of your diploma within six months of graduation.

The \$25 will be deposited into your primary Savings account and reported to the IRS as interest earned on Form 1099-INT for the year in which the bonus was paid. The Graduation Gift Program is subject to change without notice.

## Community Outreach Demonstrates Our Value of Caring

American Eagle Federal Credit Union is committed to supporting and enhancing the communities we serve in Hartford, Middlesex, and Tolland counties. Our charitable donations and employee volunteer initiatives have assisted many non-profit organizations in three specific areas: Education and Youth, Basic Human Needs, and Community Development.

### Charitable Donations

From January through April 2009, American Eagle FCU has made monetary contributions to the following organizations: Brian Asehton Memorial Scholarship Fund, East Hartford; Mary's Place, Hartford; Credit Union Charitable Foundation, Meriden; Eastern CT Health Network (ECHN), Rockville; YMCA, Middletown; YMCA, East Hartford; Literacy Volunteers of Northern CT, Enfield; Literacy Volunteers of Central CT, Plainville; MCCC Food Pantry, Manchester; Manchester Community College, Manchester; Community Child Guidance Clinic, Manchester; Juvenile Diabetes Research Foundation, Farmington; Children's Home, Cromwell; and Open Hearth Mission, Hartford.

### Employee Volunteerism

American Eagle FCU employees have once again answered the call for volunteerism in 2009. From January through April 2009, 34 different employees have performed 298 hours of community service. American Eagle's volunteer efforts include: teaching the Junior Achievement curriculum to elementary school students in Manchester and Middletown; weekly reading to preschool children in East Hartford; Literacy Volunteers of Northern CT Scrabble Tournament; Capital Region Education Council Education Fair; Middlesex Chamber of Commerce High School Career Fair; and committee memberships with the United Way and Juvenile Diabetes Research Foundation.

To learn more about the Credit Union's community outreach efforts in 2009, visit our web site, [www.americaneagle.org](http://www.americaneagle.org).



Eight American Eagle employees participated in the Literacy Volunteers of America's Northern Connecticut Chapter's annual Scrabble Challenge, which was held on Thursday, April 30, at the Crowne Plaza Hotel in Enfield.



Seventeen American Eagle Federal Credit Union employees taught the Junior Achievement curriculum to students at Spencer School in Middletown, CT, on April 7, 2009.

# Work-at-Home Scams

**Thomas R. Nash, CPP, CFCI**

The Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov)) recently reported it continues to receive numerous complaints from individuals who have fallen victim to work-at-home scams. The ic3 reminds consumers of the need to be extremely vigilant when seeking employment online.

This is especially true today when the unemployment rate nationally is near or at record highs and the competition for jobs is very keen. Fraudsters are using this crisis to their advantage to lure unsuspecting and naïve job seekers into participating in their scams.

Consumers must consider any job offer received directly via the Internet to be a scam. Individuals should never complete an online job application and provide personal identifying information to unknown parties. This is a sure way to become a victim of identity theft. Job seekers using the well-known online job search services should also restrict access to their online information to protect against unauthorized use.

Many victims are "hired" to process payments or reship products. The job scams involve the victims receiving and cashing counterfeit checks, the transfer of illegally obtained funds, or receiving and reshipping merchandise purchased through the fraudulent use of credit cards.

Other victims of these scams are hired as "Mystery Shoppers." They receive a counterfeit check with instructions to cash the check and wire funds, usually through MoneyGram, to rate the company's service. A portion of the proceeds of the check, upwards of \$400, is compensation for the work done.

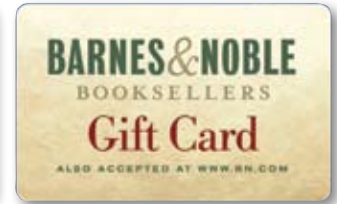
Work-at-home scams attract otherwise innocent individuals, causing them to become part of criminal schemes without understanding or realizing they are engaging in criminal behavior.

Job scams allow criminals opportunities to commit identity theft when victims provide the personal identifying information and account information to their new employer. This information is often used to open new accounts or obtain credit in the victim's name and commit other crimes.

Common sense is a major deterrent to becoming a victim of these frauds. One only has to ask, "Would a legitimate company trust anyone to process thousands of dollars in payments or merchandise without ever conducting an in-person interview and completing a background check?" The answer, obviously, is "No!"

## Open a Free Checking Account and Get a Free \$10 Gift Card

Open any new Checking account and get your choice of a free gift card! All Checking accounts include free: 24-hour Online Banking with Bill Pay, e-Statements, and a Visa® Check Card.



## Tell-a-Friend, Get a Free \$10 Gift Card—It's that easy!

Get a friend to open a new Checking account and you'll get a free gift card even if you already have an AEFCU Checking account!

- Complete referral form available at all branches and online.
- Have your friend present the form upon opening a new Checking account.
- Your friend gets a great Checking account and a free gift card.
- You'll get a gift card in the mail for referring them.

\*Gift card is mailed within two weeks of account opening. Gift card offer good while supplies last. We reserve the right to substitute a gift of similar value.

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## Financial Services for Young Adults

Whether you're going off to college or entering the workforce, you can depend on American Eagle FCU to provide the financial products and services that help lead you down the road to success. From your first Checking account, credit card, or auto loan to an educational loan, online banking, or debit card, you can trust American Eagle FCU to be there every step of the way with honest advice and quality service.

## OFFICE LOCATIONS

**Bloomfield**  
699 Cottage Grove Rd.

**Cromwell**  
4 Hammerhead Pl.

**East Hartford**  
417 Main St.

**Enfield**  
201 Elm St.

**Farmington**  
4 Farm Springs Rd.

**Glastonbury**  
109 Sycamore St.

**Manchester**  
304 Broad St.

**Plainville**  
378 New Britain Ave.

**Vernon**  
455 Hartford Tpke. (Route 30)

**Our Mission** - American Eagle Federal Credit Union is a progressive financial institution providing quality service and products at the lowest total cost.

## MEMBER ELIGIBILITY

Serving all persons who live, work, worship, and attend school in and businesses in Hartford, Middlesex, and Tolland counties.

## MEMBER SERVICES

**24-Hour Telephone Banking**  
860.568.3802 or 800.843.1151

**24-Hour Online Banking**  
www.americaneagle.org

**e-mail:** info@americaneagle.org

**Member Contact Center**  
860.568.2020 or 800.842.0145, ext. 5101

Credit Union News is an informational bulletin published by American Eagle Federal Credit Union. We welcome your questions and comments. Please send your correspondence to: Marketing, American Eagle FCU, 417 Main St., East Hartford, CT 06118 or e-mail us at info@americaneagle.org.

Federally insured by NCUA.  
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## Don't Let Your Assets Retire When You Do

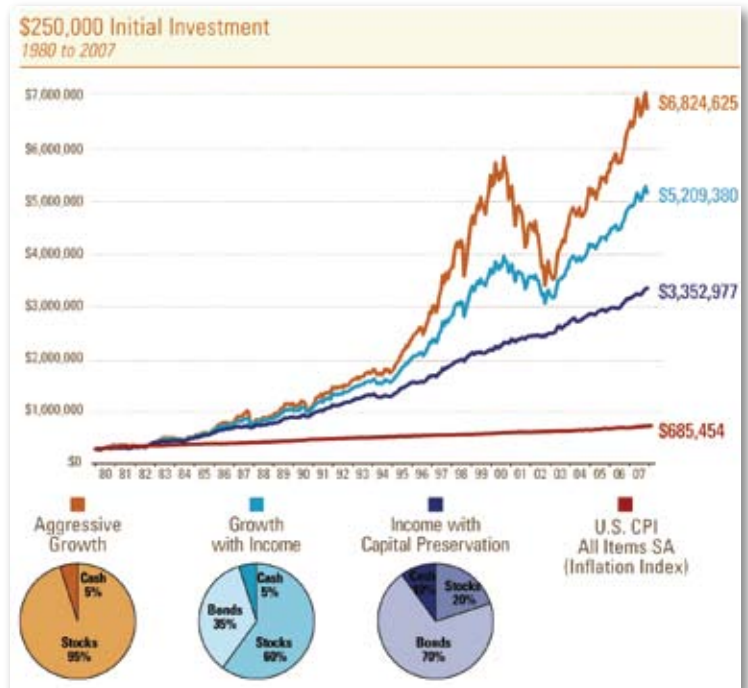
### Plan to enjoy yourself

Whether you plan to play golf, travel the world, or spend more time with family, determining your retirement needs is the first step to defining how the assets you've worked hard to build keep working for you. Consider these factors when determining your investment plan.

Planning for your changing needs can be a daunting task. As you can see in the example below, three different portfolios, each with varying investment objectives, yield significantly varying returns and volatility over a 27-year timeframe.

If you're nearing retirement, your financial advisor can help. They will work with you to define your objectives and implement a sound strategy that seeks to address your goals and provide greater satisfaction. Once in place, you can plan to enjoy yourself.

Past performance is no guarantee on future results. Indices are unmanaged and cannot be invested into directly. This is a hypothetical model and is not representative of any specific situation. Your results will vary. CDs are FDIC-insured and offer a fixed rate of return if held to maturity. Source: LPL Financial/ Zephyr: Performance of the LPL Financial Model Portfolios using the Normal Allocation and historical returns of Stocks (represented by the R3000 index), Bonds (represented by the Lehman Brothers Aggregate Bond Index), Cash (represented by U.S. Treasury Bill returns) and Inflation (using the CPL, all items seasonally adjusted).



### Model Objectives

**Aggressive Growth:** Emphasis is on aggressive growth and maximum capital appreciation. No need for income and considered highest level of risk over a long time horizon. **Growth with Income:** Emphasis on modest capital growth with some focus on current income. Use of high quality equity, fixed income and cash equivalent securities. **Income with Capital Preservation:** Emphasis on current income and preventing capital loss. Lowest risk and generally the shortest time horizon.

For additional information, or to discuss your retirement plans, call one of our financial consultants.

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May Lose Value
Not Guaranteed by any Government Agency
Not a Credit Union Deposit

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