

Refer a Member and You Could Win a 2009 Smart Car!

Refer a member to American Eagle FCU now through September 19, 2009, and you could win a 2009 smart car.

It's easy:

- Stop in any branch or go to www.americaneagle.org/smart.htm and print a tell-a-friend referral coupon.
- Fill out the tell-a-friend coupon and give it to a friend or family member.
- When your friend or family member becomes a member of American Eagle, you both get entered to win a shiny new 2009 smart fortwo coupe!



Smart reasons why you should refer someone to join American Eagle:

- Financially stable, not-for-profit, and member owned
- Great rates on deposits and loans
- FREE Checking and FREE Visa® Check Card
- FREE Telephone Banking, Online Banking, and Bill Pay
- Auto, Home Equity, Mortgage, Education loans, and Visa® credit cards
- Deposits federally insured up to \$250,000 per account

*Smart Member smart fortwo Giveaway: No purchase, credit union membership, or account necessary to enter or win. To enter and be eligible to win, you must be a legal resident of Connecticut or Massachusetts, be 18 years of age or older as of September 19, 2009, be a licensed driver in Connecticut or Massachusetts with valid automobile liability insurance as required by law, and be a member or eligible to become a member of American Eagle Federal Credit Union ("AEFCU"). Prize is one (1) 2009 smart fortwo passion coupe (ARV: \$15,035) (options at sole discretion of AEFCU). Entry period begins at 12:01 AM (ET) on 7/20/2009 and ends at 11:59 PM (ET) on 9/19/2009. Winner will be notified by phone or mail. To enter, you can join AEFCU, refer new members by completing a Member Referral Form supplied by AEFCU and providing it to a potential member who then successfully establishes new membership, or send a 3" x 5" index card on which your name, complete address, city, state, zip code, telephone number (including area code), and date of birth has been handwritten and mail it via first class mail to: American Eagle FCU, Attn: Smart Member smart fortwo Giveaway, P.O. Box 280128, East Hartford, CT 06128. Limit five (5) entries per person. Odds of winning depend upon the number of entries received. AEFCU volunteers and employees and affiliates and their families are not eligible. Major restrictions may apply to the use, availability, or receipt of this prize. For complete rules (the "Official Rules"), including detailed entry instructions, go to www.americaneagle.org/smart.htm. Entry constitutes your full and unconditional agreement with the Official Rules. Subject to all applicable federal, state, and local laws and regulations. Void where prohibited by law. Neither Daimler AG nor any affiliated entity is a sponsor of the Smart Member smart fortwo Giveaway. AEFCU is not affiliated with Daimler AG or any affiliated entity. smart® - a Daimler Brand.

Credit Union to Host Free Car Seat Safety Inspections

American Eagle Federal Credit Union is hosting free child car seat safety inspections on **Thursday, September 24, 2009, from 3:00 to 6:00 p.m.**, at its 417 Main Street office, East Hartford.

Certified child passenger safety technicians from the South Windsor and East Hartford police departments will provide hands-on instruction on installing child safety seats. Because each inspection takes about 15-20 minutes, the event is limited to 50 car seat inspections and pre-registration is required.

Go to www.americaneagle.org to register. If you have any questions about registration or the event, call Susan Waide at 860.568.2020, ext. 5409, or e-mail

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Pay Your Bills Online and WIN a \$100 Gift Card!

Every time you pay a bill online from August 9, 2009, through September 19, 2009, you will automatically be entered for a chance to win a \$100 American Express Gift Card. One winner will be selected each week for six weeks. The more bills you pay, the greater your chance of winning.

What is FREE Bill Pay?

Bill Pay is a FREE online tool to pay your bills, anytime and from anywhere you have Internet access. It's fast, easy, secure, and can save you money! For a one-time payment, you specify who to pay, when, and how much, and we'll deduct it from your American Eagle FCU Checking account on the date you choose. Or, you can set up postdated or recurring payments. Either way, your bills get paid efficiently and on time.

Start clicking and you could win a \$100 American Express gift card! If you already have a Credit Union Checking account, go to www.americaneagle.org and select the Online Banking Login button to get started today.



“ATM Skimming”: Members Beware!

By: Thomas R. Nash, CPP, CFCI

Over the past few months “skimming” devices have been discovered on Automated Teller Machines (ATMs) in central and southern Connecticut. There have been several arrests and investigators are linking suspects to a nationwide ring.

Skimming devices are portable devices that are temporarily attached to the exterior of the card insertion slot of an ATM. The device captures magnetic stripe information from your debit or credit card while you insert your card into the ATM slot. The track information on the magnetic stripe is captured and stored on the skimming device until the device is removed. Your transaction is processed in a normal fashion without you ever knowing what has happened.



Skimming Device Installed Over Card Slot

Skimming devices are used in conjunction with PIN capturing devices that record your PIN as you use the ATM. These camera devices are installed or concealed somewhere on, above or near the ATM and focus on the PIN pad to observe you entering your PIN. Capturing devices are concealed in an object and secured to the ATM to make it look like part of the unit. These skimming devices are easily installed in a short period of time typically prior to or just after branch hours and are usually retrieved within a few hours.

With the captured PIN and data, skimmers create a clone of your card and proceed to withdraw cash from your account anywhere in the country and sometimes even from ATMs overseas.

To prevent you from being a victim, you should familiarize yourself with AEFCU's ATM configuration or any other ATM you frequently use. If you observe any suspicious devices on our ATMs, please notify branch personnel or the Member Contact Center at 860.568.2020, x. 5101 immediately. When using an unfamiliar ATM, be sure to look closely at the card slot to ensure no device has been added.

Fraud experts recommend consumers utilize online access to their accounts and monitor their account activity frequently. Doing so will identify unauthorized activity much earlier than waiting to review your account statement.

If you discover any unauthorized transactions you should immediately report the fraudulent activity on your account to 1.800.449.7728 to block your card from further unauthorized activity.

Car Seat *continued from page 1*

susan.w@aeFCU.com. We will do our best to accommodate your time choice. You will receive a confirmation e-mail with your scheduled time.

Studies show correctly used child safety seats are extremely effective in reducing the risk of death by as much as 71 percent. But nearly 73 percent of child restraints are not installed or used

correctly. Nearly half of children who die in crashes are completely unrestrained.

Representatives from the Connecticut Science Center, East Hartford Fire Department, and East Hartford ChildPlan will also be at the event featuring displays, activities, and educational information for children and parents. Free bike reflectors will be available while supplies last.

Counseling Resources Available to CT Small Businesses

American Eagle Federal Credit Union has entered into a strategic relationship with the Small Business Development Center (SBDC) of Connecticut and The School of Business at Central Connecticut State University (CCSU).

The SBDC serves Connecticut's small business community by providing a variety of technical, management, training, and educational programs to foster business growth and development. Its complementary services include workshops, seminars, one-on-one business counseling, business planning, and financing assistance.

The SBDC is based at the CCSU campus in New Britain, Connecticut. Their professional staff is experienced in many facets of business organization and operation including accounting, finance, management, marketing, ecommerce, manufacturing, retail, real estate, zoning, and lending.

As a small business advocate, the SBDC also works in conjunction with the Connecticut State University System, Department of Economic and Community Development, Office of Workforce Competitiveness, CT Regional Chambers of Commerce, and the U.S. Small Business Administration.

For more information, call the SBDC at 860.832.0650 or visit www.ccsu.edu/sbdc.

For information about the business services available through American Eagle FCU, call 860.568.2020, ext. 5420 or visit any Credit Union office.

Annual Member Satisfaction Survey

American Eagle FCU members are invited to participate online in our annual Member Satisfaction Survey. The Credit Union is again working with an independent market research firm, InfoQuest International, to conduct the survey. American Eagle FCU will carefully review and evaluate member responses so that we may continue to meet and exceed your financial service needs.

If you would like to participate, go to www.americaneagle.org and click on the Member Satisfaction Survey link. Once your request is received, InfoQuest will e-mail you a username, password, and link to access the online survey. All information gathered will be kept in strict confidence for Credit Union use only. Call our Member Contact Center with any questions at 800.842.0145, ext. 5101, or send an e-mail to info@americaneagle.com.

AEFCU Names Senior Vice President and Chief Lending Officer

Danny Davis joins the Credit Union with over 25 years of lending, management, and executive experience. He previously held leadership roles in business and consumer lending at Hibernia Bank/Capital One. Most recently, he served as Executive Vice President of Automotive and Education Lending at AmSouth/Regions Bank in Birmingham, Alabama. As the Senior Vice President, Chief Lending Officer at the Credit Union, Danny is responsible for management and oversight of mortgages, consumer loans, Visa credit cards, business loans, loan servicing, and collections.



AEFCU Names Vice President, Deposit Products and Service Delivery

Pam Villanova comes to the Credit Union after 13 years with Rockville Bank as Assistant Vice President of Deposit Operations where she managed products and services including remote deposit capture, commercial deposit services, ATM/debit cards, online banking, bill pay, and IRAs. Villanova also worked for 10 years as Supervisor of Electronic Funds Transfers at Northeast Savings Bank in Hartford. As the Vice President, Deposit Products and Service Delivery at the Credit Union, Pam is responsible for the daily operations of deposit products including Savings, Checking, Money Market, and Certificates. She also oversees all electronic services including Online banking, telephone banking, Bill Pay, e-Statements, and overdrafts.



Sales Tax Deduction for Vehicles Purchased Through 2009

The American Recovery and Reinvestment Act of 2009 provides a deduction for state and local sales and excise taxes paid on the purchase of a new vehicle made from February 17 through December 31, 2009. The deduction is limited to the tax on up to \$49,500 of the purchase price of a single vehicle. The deduction is phased out for taxpayers whose modified adjusted gross income is between \$125,000 and \$135,000 for individuals and between \$250,000 and \$260,000 for joint filers. Taxpayers may claim this deduction on their 2009 tax returns regardless of whether or not they itemize other deductions. For more information, go to www.irs.gov. American Eagle Federal Credit Union has great rates on new and used auto loans. For current auto loan rates, go to www.americaneagle.org.

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.

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Managing Your Retirement Income

Whatever your hopes and dreams for retirement, the reality is that the income that replaces your wages will prove to be the key to attaining the quality of life in retirement that you envision. Social Security is a start. A pension from the company retirement plan may augment that income. But managing the income from your investments will require a more active role. Below are three key decisions, among many, that you'll need to make.

Deciding when to make your moves

Will you be making changes in the kinds of investments that you have when you retire? Many people want to increase their share of income-producing investments or seek more security and less risk. This may mean reducing your exposure in stocks and shifting some of your investments into bonds or options such as annuities. Since it is impossible to predict the best time to move from one particular investment class into another, professionals often recommend that you shift investments gradually, perhaps over two or three years.

Deciding from where to withdraw your money

Some of your retirement income will be paid automatically (i.e. Social Security). But if you need additional income to meet your expenses, which of your investments should you tap?

From a tax perspective, withdrawing money from an IRA doesn't make sense until it is necessary since the earnings are tax-deferred.

Instead, many professionals suggest setting up a "spending account," which is made up of liquid assets like a money market account. This will provide a source of additional income to meet your regular expenses when other sources are insufficient.

Deciding your "withdrawal" rate

How much can you "safely" withdraw from your retirement money each year and make sure that enough remains available to last for the rest of your life? During the bull market years of the 1990s, some retirement planners suggested that you could withdraw 5% to 6% a year without eating into your principal. Some studies published recently are putting the rate at a more conservative 3% to 4% range.

But more than figures will enter into your decision. How comfortable you are about having enough to last through retirement, the expenses associated with your retirement activities, and your feelings about how much you want to leave to your heirs also may influence your decision.

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

Jere Jordan, Financial Consultant: 800.842.0145, ext. 5436 • jere.jordan@uvestfinancial.com

Diane Brett, Financial Consultant: 800.842.0145, ext. 5381 • diane.brett@uvestfinancial.com

Adam Login, Investment Representative: 800.842.0145, ext. 5607 • adam.login@uvestfinancial.com



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

Securities and insurance products are offered by, and Investment Consultants are registered with, UVEST Financial Services and its affiliates, member FINRA/SIPC. UVEST and American Eagle Financial Services are independent entities. UVEST Financial Consultants do not offer tax advice. For tax assistance, please refer to your accountant or other tax professional.