

## Credit Unions: Acknowledged as the best way to 'bank'!

You may not realize this, but you're one of a small percentage of Americans that have discovered what the *Wall Street Journal* and other media are just beginning to realize: a credit union is the best way to bank!

Many people still don't know what a credit union is. And given eligibility requirements, of course many people simply can't join a credit union. But you can, it's your best bet. here at MDC, all employees and their family members can join YOUR credit union.

You know it, banks know it, and now the media knows it. . .and is letting everyone else know it, too.

AND....Did you know that your credit union offers many of the modern and convenient services that are on the cutting edge of the industry? Such as Mobile Banking and Text banking. We also have some of the highest returns on our savings products available. Other financial institutions have had to drastically cut their dividend rates but we've always managed to give more back to our members. Make sure you check the monthly rate flyers for our current rates on loans and savings accounts. There's always one posted in your work area.

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## How "Spoofing" Can Happen from Legitimate Websites

"Spoofing" refers to a website that claims to be a certain type of business or charity, when it is really a fictitious business that's out to gain a victim's credit card number or personal information.

Spoofing doesn't just happen from unsolicited emails, the growing crime of identity theft by spoofing can happen right from a website that you know and trust. How? Advertisers and links to third party sites try to pose as legitimate businesses. Sometimes the ads appear to be the original site you signed on to, and then you are prompted to fill in your information again. As you click on the ad, you are actually navigating away from the page and entering in your information on the fraudulent site.

To avoid becoming a victim of a spoof site, **always check the address bar** when navigating around on links and advertisements. You can also view the web address of a link before actually clicking on it by right-clicking with your mouse on the link. If the web address is something different from the site you intended to go to, you can then be cautious about entering information. When in doubt - **don't!** You can enter the site directly by the known address and sign on there. If it's a website you are curious about, you can check the web address on [www.betterbusinessbureau.com](http://www.betterbusinessbureau.com) and do a little "background check" before doing business with the unfamiliar website.



## Talk About the Credit Union Difference

Chances are, no matter how young your child is, she or he knows (at least in a basic way) what a bank is.

But does she or he know what a credit union is?

Spend a little time discussing both the similarities and the differences between banks and credit unions in a way that your child will understand. Explain the difference between being a member/owner and being a customer. Explain the services that are offered by both, how profit works, and that credit unions are not-for-profit. Growing up with a clear knowledge of the differences and the benefits of credit unions will help your child make informed decisions when choosing a financial institution as an adult.



**Why does a slight tax increase cost \$200, but a significant tax cut will save you only 30 cents?**

### Just For Grins - Financial Glossary

STOCK ANALYST -- Idiot who just downgraded your stock.

BROKER -- What my broker has made me.

STANDARD & POOR -- Your life in a nutshell.

STOCK SPLIT -- When your ex-wife and her lawyer split your assets equally between themselves.

CASH FLOW -- The movement your money makes as it disappears down the toilet.

INSTITUTIONAL INVESTOR -- Past year investor who's now locked up in a nuthouse.

BANK -- A profitable financial institution that gets more from it's customers than it gives.

CREDIT UNION -- NOT a bank!

Brought to you by YOUR credit union.  
250 Murphy Road, Hartford, CT. 860.560.9036, ext 100,  
Check out our website [www.mdecu.org](http://www.mdecu.org), Have you signed up for E-statements yet?  
How about Mobile banking? Discount Power?  
We're all about helping you get ahead financially.