

## Phishing Attacks!!!

Phishers (*fraudsters looking for personal information*) are capturing personal data via phone. The latest fraud trend surrounding Phishing involves Voice over Internet Protocol (VoIP) phone systems that aid criminals in the capture of cardholder data. VoIP lines are telephone systems that utilize the internet instead of traditional telephone land lines to deliver communication services.

### **How does this scam work?**

The criminals will send out phishing emails directing the consumer to dial the VoIP telephone number instead of going to a website to update their personal information. Once the consumer dials into the fraudulent phone number they are directed to enter their personal information including card number, PIN, CVV2 code, etc.

This latest social engineering technique penetrates an already established comfort zone with most consumers. Automated phone systems have been commonplace for the last ten years and consumers are accustomed to dealing with them. This is the Phishers latest attempt to circumvent the warnings about clicking on emails and entering personal information into a website.

Preparing the best defense: Do not respond to any email that directs you to update your personal information by dialing a telephone number. You should only use the customer service number on the back of your card.

If you receive a phishing email that references a telephone number that you suspect to be related to a VoIP scam please report the number to your local federal law enforcement agency. Most agencies now have cyber threat units that are well-versed in investigating these claims.



## Seventh Day Adventist Church Members are Eligible to Join La Loma FCU

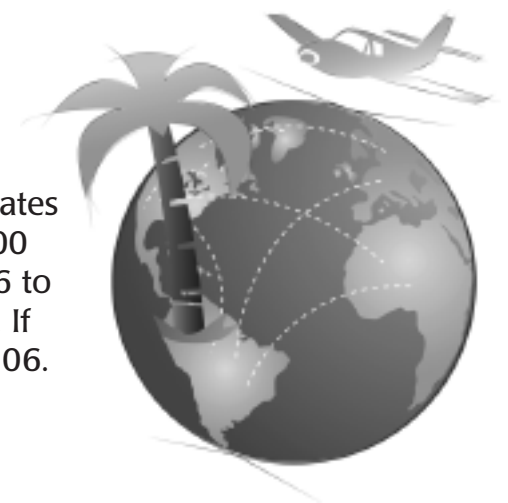
Just a reminder, the Credit Union has expanded its field of membership to include Church Members of the Seventh Day Adventist Church (*Southeastern California Conference*).

The process of joining La Loma FCU is easy. When you come to the Credit Union all you need to tell us is what Church in the Southeastern Conference you are a member of and bring two IDs, such as, a current driver's license, social security card, etc. And don't forget, immediate family members are also eligible to join.

## Anyone Interested in a Free Vacation?

This year La Loma Federal Credit Union will be giving away certificates for a Free\* Vacation to every member who funds a Loan for \$10,000 or more with a minimum term of 36 months, from January 1, 2006 to December 31, 2006. This applies to all loans with the Credit Union. If we've caught your interest, please call us for details at 909-796-0206. We would love to help you go on vacation.

\*Taxes and transportation are not included. Restrictions apply, call for details. O.A.C.



## Used Car Buying Tips

For even the most experienced car shopper, buying a used car comes with some trepidation. This doesn't need to be the case. Here are some tips from the experts that can make your experience easier and send your confidence soaring:

### **Know How Much You Can Afford**

Before you ever get to a dealer, determine the monthly payments that will fit your budget. La Loma FCU can help you estimate payments, and can even do a loan pre-approval you can take with you to the dealer.

### **Find a Dealer You're Comfortable With**

If you don't already have a dealer in mind, La Loma FCU can help. We have partnered with CUDL to make sure you deal with trained professionals who are there to make your whole buying experience as quick and pleasant as possible.

### **Use Common Sense When Shopping**

Most people think that they have to be a mechanic or a car enthusiast to be assured of a good car buy, but the reality is that shopping for a car is like anything else... it just takes good instincts and common sense.

### **Test Drive Your Own Route**

Use this opportunity to drive the vehicle through diverse road and traffic conditions, if possible. This could include city and freeway traffic, as well as bumpy terrain.

### **It's OK to Take Your Time**

Remember this is a long term commitment. If there is any doubt along the way, take some additional time to make sure you purchase the vehicle that's right for you!

## eStatements Coming Soon!

*A Safe and Faster Way to Receive Your Monthly Statements*

eStatements are the most secure and convenient way to receive your monthly Member Statement. You will have easy access to your eStatement on a secure link via your Online Banking account and password or else at a secure website with a special password. Benefits of eStatements include the following:

- Free to all members
- Available before mailed statements
- Can't be lost or stolen from the mail
- Access multiple monthly statements with one click
- Print or save statements to your computer
- Links to our quarterly newsletters, monthly inserts, and promotion materials are included with your eStatement

Sign up will be easy, especially if you already have access to La Loma's free Online Banking. A new button on the Online Banking page will appear in the next few weeks that will say "eStatements". Just click on the button and complete the registration.

If you don't already have access to our Online Banking, come by the Loma Linda or La Sierra branch to sign up and get your password now, or complete and return the form below. You will be able to review and/or transact on your accounts right away, and you can sign up for eStatements just as soon as they are available. It's that simple! No more hassles with paper statements. If you have any questions about eStatements service, please contact us at 909-796-0206 or 1-888-2LaLoma (252-5662).

*Please send me the application for La Loma FCU Online Banking.*

Member Name: \_\_\_\_\_

Member Account Number: \_\_\_\_\_

Member Home Address: \_\_\_\_\_

Member E-Mail Address: \_\_\_\_\_

Member Signature: \_\_\_\_\_

*Return to La Loma Federal Credit Union, PO Box 1097, Loma Linda CA 92354*

## La Loma's LOW RATE Platinum VISA Card

**Another way to  
improve our member-owners'  
financial well-being.**



We are proud to offer qualifying credit union members a Platinum VISA Card (with higher spending limits) at a low rate of 8.9% APR\*.

To apply for a Platinum VISA Card you may stop by either our Loma Linda or La Sierra branch and fill out an application, or apply online at [www.lifcu.org](http://www.lifcu.org) (click on "online application").

\*APR - Annual percentage rate.



### BRANCHES:

#### LOMA LINDA

11131 Anderson Street  
Loma Linda, CA 92354  
Tel: 909-796-0206  
888-2LA-LOMA Toll Free  
(252-5662)  
Fax: 909-796-2233

#### LA SIERRA

11498 Pierce Street, Suite D  
Riverside, CA 92505  
Tel: 909-796-0206, ext. 831  
888-2LA-LOMA, ext. 831 Toll Free  
(252-5662)

### HOURS:

Monday: 9:00am to 5:00pm  
Tuesday – Thursday: 9:00am to 4:30pm  
Friday: 9:30am to 3:00pm

### 24-HOUR LOAN LINE:

888-822-1984

### EXPRESS TELLER:

Local calls: 909-796-2558  
Non-local calls: 888-2LA-LOMA  
(252-5662)

### ATM LOCATIONS:

Loma Linda Branch – Anderson Street  
La Sierra Branch – Pierce Street  
Loma Linda Market – Anderson Street  
Dental School – Loma Linda University

[www.lifcu.org](http://www.lifcu.org)

