



The New Haven Police & Municipal Federal Credit Union Newsletter

A MESSAGE FROM THE CREDIT UNION MANAGER, ELISHIA ALLEN

Signature Loan Policy:

Members with a FICO score of 700 or above may apply for \$15,000 on their own signature and \$20,000 with a co-signer.

Members with a FICO score of 580-699 may apply for \$10,000 on their own signature and \$15,000 with a co-signer.

Please feel free to call or stop in if you should have any questions or concerns regarding our policy.

ACCOUNT INFORMATION UPDATE

The Credit Union continues to update its personal information for all Members. Please contact us with any changes to your home address, mailing address, beneficiaries and home phone number. We are also requesting you provide us with an e-mail address, cell phone number, mother's maiden name and drivers license number, issuance and expiration dates. This information will be kept private and is vital to both the Member and the Credit Union for tax purposes, statement mailing and compliance with Federal Regulations and the Patriot Act regarding Customer Identification of your account. Thanks in advance for your cooperation!

BOUNCED CHECKS

If any member bounces two (2) checks, we will no longer accept personal checks from that member. We will ONLY accept certified bank checks, money orders, or cash after that. The fee still apply

Why Read Your Statement

- ◆ Did you know that you have sixty (60) days from the date of your statement or terminal receipt to notify us of any error(s)? Federal Law requires you to notify us in writing of the error by Certified Mail within that time period. If you fail to do so you have little recourse. PLEASE READ YOUR STATEMENT CAREFULLY and call us with any questions.

OFFICE HOURS:

Monday - Friday
9:00 AM until 4:30 PM

Last business day of the month
11:00 AM until 4:30 PM



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REMINDER FOR MEMBERS

If at any point you decide to close out your share account, you WILL NOT be able to reopen your account or open a new account with The Credit Union again. By leaving the initial twenty-five dollars (425) in the account to keep it open, you will be able to access all of the products we offer. Just be sure to have at least one (1) transaction every three (3) years to keep te account from being dormant.

