



**Pikes Peak  
Credit Union**

**It's Your Money**

**JANUARY 2010 NEWSLETTER**

## ***HAPPY NEW YEAR!***

### **FROM THE PRESIDENT.....**

The Great Recession is not over yet, but is nearing a close. Credit unions have been tremendously helpful in guiding our country through this difficult period. Pikes Peak Credit Union has continued to provide credit and other financial services to its members during these troubled economic times. Despite rising delinquencies, increasing charged off loans, and NCUA stabilization costs; we have fared very well. Your credit union has consistently shown positive returns, higher asset quality, and stronger capitalization as compared to other financial institutions.

Credit unions did not cause the financial problems that currently exist in our country, but we are part of the solution and will play a key role during this upcoming and lengthy recovery. Unlike other financial services providers, we are very proud of the fact that our industry did not require one dollar of taxpayer assistance.

I thank you for your support and wish you a healthy and prosperous 2010.

Paul Steinke



**OFFER ENDS JANUARY 31ST!**

**This is your **LAST CHANCE** to take a  
break from your loan(s)\***

## ***Skip-A-Payment !***

**There are  
NO Fees  
associated  
with this  
offer!**

\* Interest continues to accumulate on your loan during the month your payment is skipped. Mortgage and Home Equity loans are excluded. To qualify, your loan(s) must be current, and a signed authorization form must be received in our office. Other restrictions apply. Inquire today about other important Skip-A-Payment program details.



## How to recognize phishing e-mails or links



A few clues can help you spot fraudulent e-mail messages or links within them.

What does a phishing e-mail look like?

Phishing e-mail messages are designed to steal your identity. They ask for personal data, or direct you to Web sites or phone numbers to call where they ask you to provide personal data.

Phishing e-mail messages take a number of forms:

They might appear to come from your bank or financial institution, a company you regularly do business with, such as Microsoft, or from your social networking site. They might appear to be from someone you know. Spear phishing is a targeted form of phishing in which an e-mail message might look like it comes from your employer, or from a colleague who might send an e-mail message to everyone in the company, such as the head of human resources or IT.

They might ask you to make a phone call. Phone phishing scams direct you to call a customer support phone number. A person or an audio response unit waits to take your account number, personal identification number, password, or other valuable personal data. The phone phisher might claim that your account will be closed or other problems could occur if you don't respond.

They might include official-looking logos and other identifying information taken directly from legitimate Web sites, and they might include convincing details about your personal information that scammers found on your social networking pages.

They might include links to spoofed Web sites where you are asked to enter personal information.

For more information please visit: <http://www.microsoft.com/protect/fraud/phishing/symptoms.aspx>

***If you receive one of these unsolicited emails you should not respond, provide personal data or click on any links in the e-mail. Pikes Peak Credit Union will never send you an e-mail asking for their personal information.***

**We have all kinds of great promotions and  
E-Statements coming this year.**

**Make sure that you check our website, as well as statements  
and in branch posters for more details throughout the year!**



**Thank you to everyone who participated  
in our food drive for  
Community Cupboard in Woodland Park  
and  
Care and Share in Colorado Springs!**

**If you are interested in  
signing up to be on our  
Heart Walk Team  
in Colorado Springs  
or our  
Relay for Life Team  
in Woodland Park  
please contact:  
Kelly Sheehan at  
719-210-2260 or  
[kelly@pikespeakcu.com](mailto:kelly@pikespeakcu.com)  
for more information.**



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