

# COINS

**March 2009 - Special Edition**

## **What To Do...**

**...if you suspect fraudulent activity on your account.**

First, take a second look and ask any other joint account holders to look at it too. If you still believe the activity is fraudulent call the credit union as soon as possible.

**Here's what to do if the credit union is closed.** If the alleged fraud involves your Check Card or ATM Card you can call our Lost or Stolen Card Hotline at 1-800-554-8969. For lost or stolen Credit Cards call 1-800-991-4964. You are not liable for fraudulent charges involving your Visa Check Card or Visa Credit Card.

**If your checkbook is stolen** you should alert the local authorities where you think it was stolen. Then come by our office as soon as possible to close your account and open a new one. Since checks do not clear over the weekend it is safe to wait until first thing Monday morning to come in. But for lost or stolen check cards and credit cards do not delay to call the number as soon as you think there is fraudulent activity.

**Security Tip:** Remember not to keep your ATM or Check Card PIN number written down near your card. Keep them separately or try to memorize the PIN.

## **Scholarships**

The Dr. Harold Henry Scholarship application is now available at our offices as well as at our website, [www.piedmontcu.org](http://www.piedmontcu.org). Remember, the applicant must be a credit union member. Further details are available in the application. The deadline to submit your completed application is May 1, 2009. We will announce the scholarship recipients at the annual meeting later in May.



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1-800-367-3328  
[www.piedmontcu.org](http://www.piedmontcu.org)  
Telephone Teller:  
1-877-768-5405

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## **Holiday Hours**

**Our offices will be closed on the following days:**

### **Easter Monday**

Mon., April 13, 2009



UNDER SUPERVISION OF VIRGINIA STATE BUREAU OF FINANCIAL INSTITUTIONS

**Credit Union Staff**

Tom Shields, *President*  
Sandra Strader, *VP Lending*  
Deborah Powell, *VP Member Services*

Mary Beale, *Member Service*  
Kimberly Hairston, *Member Service*  
Miracle Hopkins, *Loan Officer*  
Beverly Jeffries-Howell, *Collections*  
Tim Meadors, *Accountant*  
Donna Robinson, *Member Service*  
Stacey Saunders, *Member Service*  
Mealie Scott, *Loan Officer*  
Christy Tate, *Member Service*  
Teresa Tuck, *Receptionist*  
Dan Veasey, *Member Education*  
Joan Wood, *Share Draft Coordinator*

**Two New Special Offers for Members**

**Tax Preparation Discounts for Members**

This tax season (tax year 2008) Piedmont Credit Union members can receive a 20% discount on tax preparation services with Jones & Associates CPA's. Just have your refund direct deposited to your Piedmont CU checking or savings account. If you are not receiving a refund simply present a copy of your PCU account statement.

There is also an online tax preparation option through Jones & Associates' affiliate, Accutax Service Llc, which is accessible through our NetBranch home banking page. This gives credit union members a low cost option to file their taxes electronically and still have a local point of contact to whom they can address questions about their taxes.

Jones & Associates CPA's has been in business since 2002. Their average staff member has 15 years experience in accounting and they were voted #1 Best Accounting Firm by Register & Bee readers for two of the last three years. Their prices are already competitive even without the discount. Jones & Associates can handle any tax return from the simple W2 to complex business taxes. They are devoted to offering good customer service which is very much in keeping with our own credit union values.

**40th Anniversary Annual Meeting**

This Spring will mark the 40th Anniversary of Piedmont Credit Union!

Make plans now to attend our annual meeting on **Thursday, May, 14, 2009!**

**Guarded ID Protects your Computer from Keyloggers**

Keyloggers are malicious computer programs that attempt to steal your passwords and personal information right as you type. While keyloggers are not a new tactic, most antivirus scanners only do a so-so job of protecting computers against them. To safeguard its systems Piedmont Credit Union runs Guarded ID which uses a patented method of encrypting keystrokes made into Internet browser windows. Guarded ID now offers their security program to our members for a discounted price of just \$21.99 (normally 29.99). With Guarded ID members can rest assured that everything they type on the Internet remains protected from keyloggers.

To purchase Guarded ID at the discounted price simply visit [www.piedmontcu.org/guardedid](http://www.piedmontcu.org/guardedid) and enter the promo code "PIEDMONT".

Members should still use conventional antivirus, spyware, and malware protection for their computers in addition to Guarded ID.

**40th Anniversary**

