

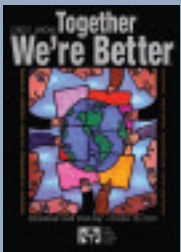
# JUSTICE *for* YOU *Extra*

Serving Justice Across the Nation®

october | 2007

## Together, We're Better™

Justice FCU Celebrates  
International Credit Union Day®



For the past 56 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day.

Each year it gives us the opportunity to remember our proud tradition as we support and promote the needs of our members. Justice FCU branches will be celebrating on October 18 with giveaways and drawings for its members.

As your financial partner and resource, we are committed to providing you with the highest level of service and offering a wide range of competitive, diversified products and services to meet your individual needs. In addition, we strive to maximize your profitability in the form of higher savings dividends and lower loan rates than traditional financial institutions typically offer.

We appreciate your membership and look forward to serving you and your families' needs well into the future!

Thank you for choosing Justice  
Federal Credit Union!

## Card Protection

### For Your Peace Of Mind



Credit card fraud is a common-place problem facing us today. To safeguard your identity, Justice Federal Credit Union is using state-of-the-art technology to help prevent credit and debit card fraud. Through the use of transaction reporting services, card activities, both signature and pin based, are scanned to identify unusual patterns on your card. This system uses a cardholder profile as well as transaction scoring to identify possible fraud.

The cardholder profile is based on where one shops, spending patterns, and the geographical area where most of your transactions occur. Transaction scoring is based on current fraud patterns, as well as identification of the most risky transaction types. If your Justice FCU card activity looks suspicious, we'll try to contact you at home or at your office to verify if its rightful owner used the card or if the account has been compromised.

If the account is being used fraudulently, we can minimize additional activity from occurring. A fraud investigator from Justice FCU may contact you to ask self-identifier questions, in order to verify your identity. **You may be asked one or all of the following questions:**

- Social Security Number (*last 4 numbers only*)
- Month and Day of Birth (*not the year*)
- Zip Code
- Other cardholder name (*if pertinent*)
- Mother's maiden name
- Last Payment amount
- A question requiring you to provide information on a previous transaction or action on your account. Examples would include providing the merchant name from a transaction, dollar amount of large transaction, or merchant name from a unique transaction.

If you are not available to receive the fraud investigation call, you will receive instructions to return the call to verify information.





# Easily Transfer Funds

With eTransfer



Justice FCU is pleased to announce our new online funds transfer service, eTransfer. It is a convenient way to transfer funds to and from your Justice FCU accounts and outside financial institution accounts through our online banking system, MemberLink. Simply set up the accounts on eTransfer, wait for account verification, and then your funds are ready to be disbursed. Recurring transfers, with automatic money transmittals, may also be set up. Be sure to take advantage of this FREE service whenever you need to move funds!

To use this service, simply log in to **MemberLink** and click on **Funds Management**. Take note of the new eTransfer option on the left menu bar. This is your key to free and easy funds transfers.

For more information about eTransfer, visit us online at [www.jfcu.org](http://www.jfcu.org) or call us toll free at 800.550.5328.

Introducing eTransfer

Transfer funds between your Justice FCU accounts and your other bank accounts online for **FREE!**

# A change could do you good.

## Home Equity Line of Credit

# 4.99% APR\*

6 MONTH INTRODUCTORY RATE

\*Six-month introductory annual percentage rate of 4.99%. Maximum percentage rate not to exceed applicable prime rate + 2% at time of adjustment, currently 10.25%. Rates current as of September 21, 2007 and subject to change without notice. Home equity loans and lines of credit are not available in all states. Properties located in some states may be required to pay additional fees for recording a Deed of Trust. Loan amounts of \$100,000 and above may incur the cost of a title search. Limited time offer.

NCUA



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