



24/7 Online Banking
www.ptfcu.org

24/7 Phone Banking
424-233-3091 Option #8

Call Center Hours:
8:30 am to 5:00 pm

Locations

Corporate Headquarters and Gardena Branch

101 West Walnut St.
Suite 101
Gardena, CA 90248
Fax: 424-233-3089
Branch Hours:
Mon/Tues/Thurs/ Fri –
9:00 am to 5:00 pm
Wednesday – 10:00 am to 5:00 pm

San Bernardino

444 S. Waterman Ave.
San Bernardino, CA 92408
Fax: 424-233-3058
Branch Hours:
Mon/Tues/Thurs/Fri –
9:00 am to 5:00 pm
Wednesday – 10:00 am to 5:00 pm

Long Beach Branch

2401 E. Sepulveda Blvd.
(ICTF Admin. Bldg.)
Long Beach, CA 90810
Fax: 424-233-3089
Branch Hours:
Tues and Thurs – 9:00 am to 3:00 pm

Bloomington Branch

(Union Pacific Employees Only)
19100 Slover Ave.
Bloomington, CA 92316
Fax: 424-233-3058
Branch Hours:
Tues and Thurs – 9:00 am to 3:00 pm

Holiday Closures

Independence Day
Monday, July 4, 2016

Labor Day
Monday, September 4, 2016

Supervisory Committee Email
supervisorycommittee@ptfcu.org



101 West Walnut St., Suite 101
Gardena, CA 90248

2016 PacTrans FCU Annual Meeting

On September 26, 2016 at 4:00pm, PacTrans FCU will hold its annual meeting at our Gardena Headquarters. The Nominating Committee has nominated *Milan Steube, Frank Fossati and David Watkins* to fill open seats on the Board of Directors. Members in good standing who wish to run for the position of Board Member must obtain a petition packet from one of our branch locations. Nominations from the floor will not be permitted in accordance with Credit Union Bylaws. These packets must be completed and submitted by August 17, 2016.

Milan Steube: I believe I can make a positive contribution to the credit union because of (1) my fourteen years of combined experience as a Board Member of Shell Employees Federal Credit Union (nine years), Prosperity Federal Credit Union (two years), and PacTrans FCU (three years), (2) my supervisory/management experience during a thirty year career with Shell Oil Company and affiliates, (3) my demonstrated ability to successfully manage my own environmental consulting practice, and (4) my ability to understand and analyze financial and statistical information as demonstrated while serving as Treasurer of Prosperity Federal Credit Union.

I understand fully the responsibilities of a credit union Board Member, am prepared to devote the time required to meet these responsibilities and I look forward to the opportunity to serve.

Frank R. Fossati: I have many years of CU experience, and I have served on the PacTrans FCU Board since the merger with the Prosperity FCU.

David Watkins: I have been employed by Union Pacific Railroad for 12 years. I am currently a Regional Maintenance Manager responsible for an annual budget in excess of \$20 million dollars. I have a strong operations and financial background. My current position requires me to oversee hundreds of contractors spread over several states. I believe my experience within the rail industry could benefit PacTrans FCU and I look forward to helping the CU become a stronger entity.

Thank you for your consideration. I look forward to serving the needs of our Credit Union.

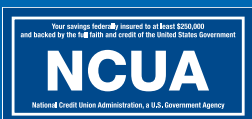
IMPORTANT INFORMATION REGARDING YOUR CREDIT LIFE AND DISABILITY PROTECTION ON YOUR LOAN IF APPLICABLE:

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PREEXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

CALIFORNIA NOTICE

THIS INSURANCE MAY NOT COVER AN ADVANCED OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.

1217 CA/10





PACTRANS
Federal Credit Union
Moving Forward Together

PacTrans FCU Newsletter

Summer 2016



**Your past
shouldn't
stop you
from getting
an auto loan.**

Fresh Start Auto Loan Program

Credit-Challenged OK

Affordable Interest Rates

First-Time Auto Buyers also qualify

Ask a PacTrans Representative for details

Minimum loan amount \$10,000. Minimum loan term of 12 months. Subject to credit, income and employment verification. Rate will be determined at the time of approval. Maximum loan-to-value 90% of KBB value excluding tax, license and warranty. Terms and rates subject to change without notice.

EMPLOYEE SPOTLIGHT

Josue Espinoza

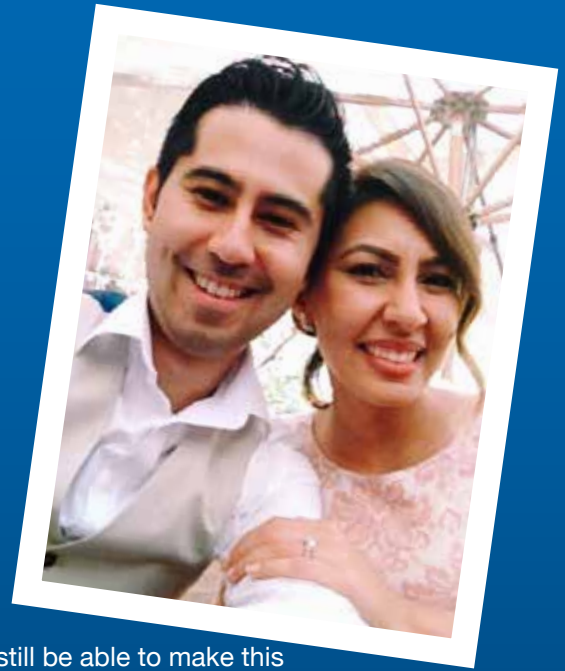
Branch: San Bernardino

Position: Loan Officer

I'm Josue, which means Joshua in Spanish. I have been in the financial service industry for over 10 years and I am ready to help.

Aside from helping people reach their financial goals, I also enjoy soccer, journalism and the arts. I am happy that California affords me the opportunity to enjoy these passions. I believe everyone should travel and see it as part of their education, and not just a vacation.

I enjoy speaking with people. If we try to be more human and less robot, we may still be able to make this world a better place – one day, one person, and one conversation at a time. Feel free to speak with me anytime.



Introducing your new Advantage Secure Checking Account

Savings. Convenience. Security.

Beginning August 1, 2016, your checking account at PacTrans Federal Credit Union will become the **Advantage Secure Checking account** and a \$5.95 monthly service charge will apply. You will continue to have access to all the benefits you have come to enjoy, plus we have incorporated these exciting new features:

- IDProtect® – Identity Theft Protection Service*
- Up to \$10,000 of 24-hour Accidental Death and Dismemberment Insurance²
- Cellular Telephone Protection²
- Travel and Leisure Discounts*
- Health Discount Savings* this is NOT insurance
- Debit Advantage™²
- \$shopping Rewards™*

Your account information will remain the same so there will be no need to get a new debit card or change your account information. For more information, please call 424.233.3091 or visit www.ptfcu.org to learn more. Checking accounts will automatically be converted to Advantage Secure Checking on August 1, 2016, however, if you have any questions about your new account, or feel you would be better suited to another PacTrans account, please call 424.233.3091.

	Advantage Secure Checking	Standard Checking
Free 1st Order of Checks	✓	✓
Online Banking	✓	✓
e-Statements	✓	✓
IDProtect® - Identity Theft Protection Service	✓	
Accidental Death and Dismemberment Insurance	✓	
Cell Phone Protection	✓	
Travel and Leisure Discounts	✓	
Health Discount Savings	✓	
Debit Advantage	✓	
\$shopping Rewards	✓	

* Registration/activation required. 1 IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. 2 Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage. Insurance Products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the Credit Union or any credit union affiliate.





Defend Yourself Against Identity Theft

As technology advances, you can be sure that identity thieves are not far behind. Here are some common methods cyber thieves use to steal your personal information, and how you can increase your security while shopping or banking.

Phishing/Vishing

Phishing is the activity of defrauding an online account holder of financial information by posing as a legitimate company. It is generally through sending fraudulent emails that appear to have come from a familiar source. These email messages contain links to phony websites designed to capture personal information through malware or a key logger. Often the email message identifies an issue or a problem with end user's bank account or online profile. The email message then provides the end user a link to click on to login to his or her account. If the end user clicks on the link and enters his or her information, such as Login and Password, the crooks now have the required information to access the end user's actual account.

Vishing is the telephone version of phishing. Caller suggests the victim call back and verify authenticity. The identity thief does not actually hang up - a recorded dial tone is played to lead the victim to believe he/she hung up and is making a phone call.

Debit and Credit Card Fraud

Most shoppers love the convenience of plastic cards. Identity thieves do too. They steal consumers' identity through skimming, phishing, vishing, and mail theft. When debit cards are compromised, the crooks can instantly drain consumers' checking account. The best option is to use your credit card. There are more security measures in place with credit cards versus debit cards.

Staying informed and adopting smart fraud prevention practices will go a long way toward protecting your identity. Between your efforts and your credit union's security, you should be able to stay a step ahead of identity thieves.

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Tips to Protect Yourself

Install the latest editions of anti-spyware, antivirus, firewalls and browsers to all your devices, and password-protect them.

Use strong passwords for all accounts and change them frequently.

Monitor accounts and credit reports to detect fraud early.

Don't use public Wi-Fi networks for financial transactions.

Keep cards away from public view, and shred personal documents before discarding.

Opt-in for two-factor authentication on accounts.

Turn off Bluetooth and near field communication when not in use.

Don't click on links contained in emails; type full web addresses to access business websites.

Never share sensitive information with unsolicited callers or email senders.

To verify calls, hang up for at least one minute to insure the first call is disconnected.

PACTRANS Savers

It is never too early to start helping your child or grandchild develop good financial habits.

- Open with just \$10.
- Earn dividends.
- Punch card with a special gift on your 10th visit.
- Fun prizes for each transaction.
- Free piggy bank when opening a new PacTrans Savers Account.
- Dividends paid quarterly on savings balances of \$10 or more.
- FREE access to PacTrans Online Banking and Speedy Teller.
- Enjoy educational articles, puzzles, contests, videos and fun financial games on the PacTrans Saver web page.
- Save \$250 and receive an account milestone gift from PacTrans FCU.

Call or visit www.ptfcu.org to learn more!

