



Latah Federal CREDIT UNION

January 2005

Main Office

912 S. Washington St.
P.O. Box 9286
Moscow, ID 83843-1786
Ph. 208-882-0232
Fax 208-882-3250

Potlatch Office

168 Hwy 6
P.O. Box 264
Potlatch, ID 83855-0264
Ph. 208-875-0515
Fax 208-875-0740

Campus Office

University Commons
P.O. Box 442524
Moscow, ID 83844-2524
Ph. 208-885-2786
Fax 208-885-2788

Kendrick Office

602 Main Street
P.O. Box 274
Kendrick, ID 83537
Ph. 208-289-2448
Fax 208-289-2454

Website

www.latahfcu.org

E-mail

moscow@latahfcu.org

Your Savings is Federally
Insured to \$100,000
by NCUA.

Growing Together

FACT Act Gives Consumers a Free Credit Report Each Year

On December 4, 2003, President Bush signed into law the Fair and Accurate Credit Transactions Act of 2003, or FACT Act.

Thanks to the FACT Act, consumers' credit will be better protected from fraud and errors than ever before.

The FACT Act puts into place new tools designed to help protect consumers from identity theft, and also should help insure that all Americans can be judged for credit based on a fair and accurate credit report.

One of the new tools enabled when the FACT Act became law, is that consumers will be able to receive a free credit report each

year.

There will also be one-call fraud alerts that allow the consumer to call the credit reporting agency and notify prospective users of consumer reports that the consumer may be a victim of fraud, including identity theft.

Those consumers on Active Duty may also contact a credit reporting agency to have a special Active Duty Alert put on their credit report. This alert will help protect service men and women from identity theft and fraud while they are in deployed status.

To receive your free credit report please use the following contact information.

On the Web:

www.annualcreditreport.com

By phone:

1-877-322-8228

By Mail:

Annual Credit Report
Request Service
PO Box 105283
Atlanta, GA 30348-5283



Internet Fraud: *If it seems too good to be true...*

Even in our cozy little corner of Idaho, internet fraud has reared it's ugly head. Here are some tips to help keep you from suffering a loss.

Money orders and cashier's checks that you receive for payment may be fraudulent. If you have received one from a sale, please notify the teller when depositing.

Sometimes crooks will send you more money in payment for an item you sold, and requests that you return some of the money. DON'T send

any money back to them, and don't send your item until their payment can be verified. There is a huge chance that their payment is fraudulent, even if it looks very official.

Don't Western Union or wire money to someone you don't know. Once the money is gone, there is no way to get it back.

Most of the escrow services now on the internet look convincing, but are false. Use a valid escrow service, such as the one provided by eBay, to

protect your large transactions.

Report any suspicious behavior to the authorities, so that you can help protect others.



The link will be available on our web site at www.latahfcu.org! Ready for you in January 2005.