

Online Account Access Now Easier than Ever to Use

Members of Ascentra Credit Union have enjoyed the speed and convenience of online banking since 1998. And today's technology makes banking online even faster and easier. Beginning Dec. 15, you'll be able to take advantage of the latest advancements of Online Account Access, including easier navigation and quicker transfers.



The changes are immediately apparent when you log into your account online. You'll notice a new look and feel designed to make the online experience even more easy to use.

"We recognize that home banking is very popular with our members, and we're committed to keeping their financial life as convenient as possible," explains Brad Knutson, Vice President of Information Systems. "Everything members have been able to do through Online Account Access in the past is still there, just in a more user-friendly format. There are new technologies and features available today that weren't available 11 years ago when we put online banking in place."

The Enhancements

Members can continue to log on to Online Account Access to transfer funds, view account balances and history, pay bills, view statements and see copies of cleared checks from any computer with a secure Internet connection. The

updates simply make moving around the site easier and make information more accessible.

"One enhancement is the new Quick Transfer feature," Knutson shares. "In the past, you had to click on Transfer Funds, which took you to a new page to submit your request. Now you can transfer funds right from the home page."

Members can also establish recurring transfers between their own accounts. So instead of manually transferring \$100 from your checking to savings account every month, for example, you can set Online Account Access to do it automatically. Another feature to arrive soon is the ability to customize your home banking page with links to the latest news, weather and stock reports.

To learn more about Online Account Access or to sign up, call **(563) 355-0152**, stop by your nearest branch or visit www.ascentra.org.

Ascentra Credit Union is committed to protecting the privacy of our members.

Privacy Notice Disclosure

Ascentra Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members.

Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at **(800) 426-5241, ext. 0**, or write to:

Ascentra Credit Union
PO Box 1107
1710 Grant Street
Bettendorf, IA 52722

Information We Collect about You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Fee Changes

- Transaction receipts mailing fee of \$1.
- Statement returned as non-deliverable or with address correction or unknown accounts fee is \$5 per statement on the third statement returned and the account is transferred into unknown accounts.
- Inactive accounts fee of \$5 per month after a 24-month period of inactivity in an account when balance is less than \$100 in total deposits.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies.

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Judy Ebert, Ascentra Retirement & Investment Services Representative

Don't Let Emotions Drive Your Investment Decisions

Content developed by CUNA Brokerage Services, provided by Judy Ebert

Emotions play an important role in some of the most important decisions we make in our life. But when it comes to investing, emotions can do more damage than good. Here are three ways that emotions play a detrimental role in our investment decisions and what we can do about it.

Don't Follow the Herd

When stock prices start to fall, some people decide to sell their stock mutual funds. What starts as a few people selling their investments can turn into a panic where everyone decides to sell. It's called "herding" and it is one of the most common mistakes that people make when markets decline.

Avoid Extreme Thinking

When markets fall, people often start to think in extremes. Everything in the market begins to look black and white. The facts can have many meanings and we need to think intelligently about how these facts affect us before we make any investment decisions.

Be Aware of Our Short-Term Bias

When it comes to investing, most of us have a short-term bias. That means that recent market gains lead to excitement and higher expectations. On the other hand, recent market losses lead to suspicion and caution. The challenge for investors is not to forget both the long-term history of the markets and their own long-term goals.

Stay True to Your Goals and Your Plan

When markets are volatile, it tends to bring out our emotional side. Before we react emotionally to short-term market gyrations, we should ask ourselves some important questions. What is our long-term goal? Have our goals changed? Was our plan to reach our goals a sound plan? Are there any good reasons to abandon our plan? Once we have asked and answered these questions our decisions are more likely to be driven by logic, not emotions.

Judy Ebert is a Financial Advisor with Ascentra Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Judy Ebert at **(563) 459-6937**.

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR010921-7A88*

Holidays: CLOSED

Jan. 18: Martin Luther King Jr. Day

Christmas Club

Need a great way to save for 2010 holidays? Start today ... with an automatic distribution from any account. Ask us for details. All Christmas Club savings account funds are distributed the first of October – just in time for early shopping.

Vacation Club

No restriction savings account – set up your automatic distribution and begin saving today!

Check Out Our IRA rates!

Invest by April 15, 2010, for the 2009 tax year.

Consolidate Your Debt

Reduce your monthly payments by consolidating debt with a Home Equity Loan! Great rates now available. Ask us for details.

Speed Up Your Refund with Direct Deposit

File your taxes online with TurboTax® for the Web. According to the IRS, taxpayers who use e-filing and direct deposit may receive their refunds as quickly as 10 days after filing. You can choose to have your refund directed to a maximum of three financial accounts. For direct deposit to your Ascentra Credit Union account, please provide our routing number 273973456 and your 6-digit account number.

Apply for a Loan

Apply for a loan 7 a.m. to 7 p.m., seven days a week by calling **(563) 355-0152** or **(800) 426-5241**.

Annual Meeting

The 2010 annual meeting has been scheduled for Thursday, Feb. 18, at 7 p.m. at the Bettendorf Waterfront Convention Center, located at 2021 State Street, Bettendorf, Iowa.

This annual business meeting will provide the credit union's annual report and the opportunity for members to elect the Board of Directors.

Members planning on running for the board should notify the credit union's nominating committee in writing by Friday, Jan. 29, 2010. Candidates will be interviewed by the nominating committee prior to the elections.

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Privacy Notice Disclosure

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- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, retailers, plastic card processors, direct marketers and government agencies.

Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information about Former Members

If you terminate your membership with Ascentra Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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To qualify to run, candidates must be a primary member in good standing, at least 18 years of age and have at least \$5 in their base share savings account.

The elected board members are volunteers responsible for setting policies so the credit union can maintain a sound financial position, while providing competitive rates and services to members. For additional information, please contact Beverly Murray at (563) 459-6952 or (800) 426-5241, ext. 252.

Two \$1,000 Scholarships Available

Go online to www.ascentra.org and click on News in the top right corner of our home page and scroll down to Promotions for additional details or stop by any branch location to pick up a scholarship application packet.

Learn About Managing Your Money!

Money Smart Week Quad Cities: April 17-23. Log on to www.moneysmartweek.org to sign up for many free financial education seminars held throughout the OCA.

What Members Can Do to Help

Ascentra Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security number, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

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