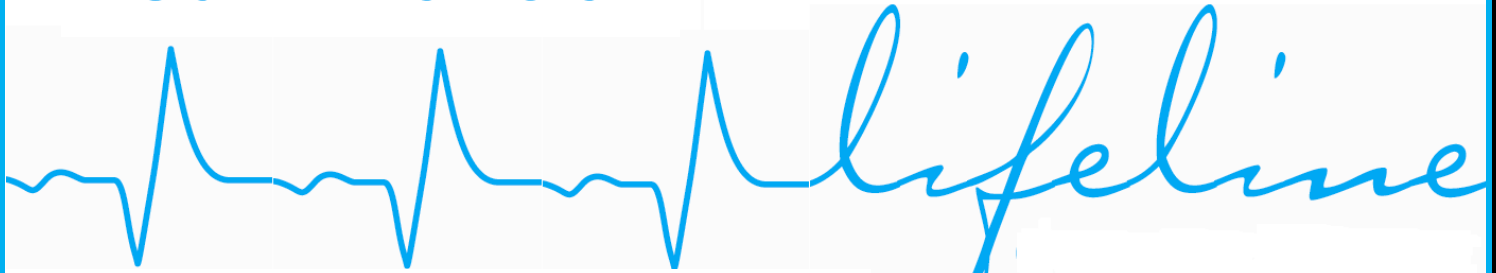


# Your Financial



A QUARTERLY PUBLICATION OF LIFE LINE CREDIT UNION

JANUARY 2011

## Time to

**Upgrade**  
*Sorry* WE'RE  
**CLOSED**

*We're taking a*

Life Line Credit Union will be doing a data system conversion and upgrade in February 2011. This upgrade will bring you new products and services that will make your banking experience with us even easier!

You may experience some interruptions in service during this conversion, but we will do everything that we can to ensure that the effects are minimal. Furthermore, in order to perfect our new system, we will be CLOSED on Monday, January 31, 2011.

## *New and Improved Debit Cards!!!*

Look for your new debit cards in the mail mid-January. With our new debit cards you will have the option of choosing your own PIN number.



## *"Real Time" System*

*What does this mean?*

This will mean that your checking and savings account balances will be updated as soon as you conduct a transaction. This will help you balance your checkbook more efficiently and will help avoid unwanted NSF charges.

## *Lost or Stolen card?*

The telephone number will change for reporting lost or stolen cards after hours to 1-800-472-3272. Please keep this number in a safe place in case you need it. If your card is lost or stolen during regular business hours, you can call our office at (804) 285-1916.

## *ATM Access*

You can make deposits and surcharge free ATM withdrawals at any ATM that displays the "CU24 logo".



## Audio Response

We will be switching to a new audio response system in January 2011. Audio response allows you to access your account information by phone. The chart below shows instructions on how to access the new system. Please keep this information for your records.

### AUTOMATED TELLER USER GUIDE

#### Telephone Number: 804-285-3351

- To access Automated Teller select 1, For Current Rates select 2
- Enter Base Acct Number followed by # key
- Enter PIN followed by # key

#### 1. SUMMARY INFORMATION (Acct Balance)

1. Draft (Checking) Balance
2. Master Share Balance
3. Loan Balance
4. IRA Balance
5. Certificate Balance
8. To repeat Summary Options
9. To return to the Summary Menu

#### 2. DETAIL INFORMATION (Balance, Last deposit/payment, Amt. Available for

Withdrawal/Advance, Last Dividend, Interest/Dividend YTD, Interest/Dividend last year, Payoff amount, Maturity Date, Interest Rate)

#### 3. ACTIVITY INFORMATION

1. Most recent Transactions
2. Most recent Deposit/Payment
3. Most recent Withdrawal/Advance
4. Most recent Drafts Cleared
5. Most recent Specific Draft Number
8. To repeat Activity Option
9. To return to the Activity Menu

#### 4. WITHDRAWAL/TRANSFERS

1. Withdrawal
2. Transfer/Loan Advance
8. To repeat these Options
9. To return to the Main Menu

#### 5. RATES

1. Share Rates (Master, Clubs, IRA)
2. Loan Rates
3. Share Certificate Rates
8. To repeat these Options
9. To return to the Main Menu

#### 6. CHANGE YOUR PIN (Personal Identification No.)

## IMPORTANT NOTE:

Please make sure we have your correct address and telephone number on file, as well as your email address. It is important for us to be able to contact you.

## Holiday Closings

### MARTIN LUTHER KING JR. DAY

Monday, January 17

### PRESIDENT'S DAY

Monday, February 21



## Life Line Credit Union

5855 Bremono Road  
Suite 701

Richmond, VA 23226

### IMPORTANT NUMBERS

OFFICE: (804) 285-1916

FAX: (804) 282-8464

VOICE RESPONSE: (804) 285-3351

### OFFICE HOURS

Mon., Tues., Thurs., Fri.

8:00 a.m. – 4:00 p.m.

Wednesday

2:00 p.m. – 5:00 p.m.

# Introduce New Mobile Banking

We are pleased to provide a new service to our members. You can now access your account information while you're on-the-go from your cell phone. If you have internet access on your cell phone, you can view your account much like you do with home banking. If you do not have internet access from your phone, you can use our new feature called **Text Banking**. Beginning in February 2011, you will be able to check your balance, make a transfer, and check transactions that have been posted to your account via text messaging.



## Protecting your Home

during  
the

### Winter and Holiday Season!

Did you know that during the holiday season, homeowner insurance claims actually increase? Some people use this time of year to travel, leaving their homes and property subject to theft, vandalism and broken pipes, due to freezing temperatures.

Other ways that homeowners see an increased risk, are overloaded electrical systems! We ALL like tacky lights! However the load on electrical panels can be a fire hazard, as well as too many plugs in an outlet and overuse of surge protectors and chord extensions!

There are several easy steps you can do to help prevent these from happening. If leaving your house for more than a day or two:

- 1) Leave some interior and exterior lights on.
- 2) Leave your heat set at a reasonable setting
- 3) Turn your main water supply off. Burst and frozen water pipes account for a large percentage of insurance claims, especially in vacant or unoccupied homes.
- 4) Tell a neighbor and ask them to pick up any newspapers or mail delivery.
- 5) Exchange your rubber hoses on your washer and dryer for "steel" hoses, available at any home repair/appliance center. (They are less likely to break and are inexpensive to replace)

As mentioned above, fire hazards in the home increase during the holiday season due to overloaded electrical outlets, older electrical cords and Christmas tree lighting (if in doubt, throw them out!) and "space heater" usage. Remember, NEVER use gas in a kerosene heater, and dispose of a live tree if the branches and needles become brittle. (a dead tree is like fuel to a fire) Of course if a fire does happen, the best way to assure everyone can be alerted and moved to safety is to have a WORKING smoke detector! (use this time of year to check your batteries and have extra batteries available). Make sure all smoke detectors in the house are in working order, and have a fire extinguisher readily available in the kitchen, garage and utility area. (Be comfortable using it!)

Protecting yourself and your biggest investment can be as easy as following these steps, allowing us all to have a HAPPY NEW YEAR!

### Gerald F Hemphill, CIC, LUTCF GFH Insurance Agency, Inc.

(804) 740-5711 ext 5 • [www.gfhinsurance.com](http://www.gfhinsurance.com) [ghemphill@gfhinsurance.com](mailto:ghemphill@gfhinsurance.com)

5500 Monument Ave Ste A

Richmond, Va. 23226

(located near St Mary's and Libbie on Monument)

## Mark your Calendars! Special Hours

Friday, January 28,  
2011

8:00 am – 12:00 pm

Monday, January 31,

