



Summer 2008

Polam News

A Quarterly Publication of Polam Federal Credit Union

Opening This
Summer!



Permanent Office in New Britain:

We are delighted to announce the construction of our new office in Connecticut is almost complete and we will be moving into our new building by the end of July.

Our building is located at 55 Broad Street which is directly across from our current office location on 46 Broad Street. Along with a full range of banking services, we will also have an ATM on site, a Drive-Up-Teller window and over 40 parking spaces for our members.

The second floor will have space for up to four professional business offices with reserved parking, an elevator and meeting room access. Please contact our local office in New Britain at (860) 223-0200 for details on leasing office space or come by our current office at 46 Broad Street for more information. And while you are there, don't forget to ask about our Special Rates for Deposits.

We hope to see you at our grand opening celebration in August.



Office Information and Hours

Main Office - Redwood City

770 Marshall Street
Redwood City, CA 94063
Phone: (650) 367-8940
Fax: (650) 367-8945

Concord Branch

1010 Oak Grove Road
Concord, CA 94518
Phone: (925) 609-8500
Fax: (925) 609-8008

San Francisco Branch

5923 Geary Boulevard
San Francisco, CA 94121
Phone: (415) 752-7760
Fax: (415) 752-7783

Sacramento Branch

6201 Greenback Lane # F
Citrus Heights, CA 95621
Phone: (916) 727-0730
Fax: (916) 727-0733

Hours

Mon - Thurs 9 A.M - 4 P.M
Friday 9 A.M - 6 P.M
Saturday 9 A.M. - 1 P.M

New Britain Branch - Connecticut

46 Broad Street
New Britain, CT 06053
Phone: (860) 223-0200
Fax: (860) 223-0202

Hours

Monday 9 A.M - 1 P.M
Tues & Wed 10 A.M - 4 P.M
Thurs - Fri 10 A.M - 7 P.M
Saturday 9 A.M. - 1 P.M

Audio Response Teller

1-888-268-8008

Internet Address

www.polamfcu.com

E-mail Address

polam@polamfcu.com

To use our internet banking and bill pay site, contact us at (650) 367-8940 or visit our website



Special Rates on Certificate of Deposit:

Polam is offering Special Rates on CD investments to our members. Please call your local office for current rates. We will match or beat any advertised or verifiable rate for deposits of \$50,000 or more.

Congratulations to our Members:

We want to thank all of our members for using the New Polam VISA Debit card. Remember, each time you use your Debit card as a Credit Purchase (by signing for your purchase), Polam receives from the merchant up to 1.4% of your purchase amount which we can use to pay better dividends to our members.

Important - Don't Become a Victim:

Identity theft is one of the most common and expensive crime with over 8.4-million victims in 2007 totaling over \$49-billion dollars in losses. Although our government has attempted to deal with this problem, there is little that will change until this crime is actively and aggressively pursued by law enforcement. In the meantime there are several things you can do to prevent becoming a victim.

Most importantly never respond to any email asking you to verify personal information including account numbers, your tax or social security number or even a phone number. Remember, Polam already has this information and we would never send you an email asking you to verify it.

If you receive mail or a call from someone claiming to be with Polam asking to verify your account information, do not respond and call your local Polam office immediately.

If you receive advertisements for services or special offers claiming to be from Polam or sponsored by Polam, do not respond to the offer and call your local Polam office immediately.

Never give anyone your password for home banking or to any other accounts.

Keep a copy of all your Credit and Debit cards along with a phone number in a safe place so you can call if you lose your cards or suspect someone else might use them. If you think your card was lost or stolen, call us immediately so we can block it from further use and send you a replacement.

Periodic Account Audit:

Polam's supervisory committee is conducting a normal periodic audit of all accounts. Please compare your statement with your records to make sure there are no errors or discrepancies. Please contact Andrzej Szafranski at (925) 360-9286 or email audit@polamfcu.com if you find any errors on your statement.

