



Ecusta Courier

Just Like Family!

since 1976

JANUARY 2011

A PUBLICATION OF ECUSTA CREDIT UNION, PISGAH FOREST, NC

www.ecustacu.com

Board of Director Has Two 3-Year Positions Open

Two (2) three-year positions are open for election on Ecusta Credit Union's Board of Directors. Should you decide to run for the position of Board member, you must pick-up, complete and return a nomination package by Friday, February 11, 2011. To pick-up your package, you must see Susan Holliday or Sherry Long in the credit union office located at 2074 Asheville Highway, Brevard. Office hours are Monday – Thursday, 8:30 am to 5 pm and Friday 8:30 am to 6 pm.

The nomination package must be filled out completely. Any failure to comply with this request will disqualify the nominee. Your package must be completed and returned to the credit union by Friday, February 11, 2011. After that date, a mailing of all qualified nominees names and a ballot will be sent to the membership.

The voting will be closed on Monday, March 28, 2011 at 5 pm. Any ballots that are received after that date will be invalid. The Elections Committee will announce the two (2) Board member winners at the Annual Meeting on Tuesday, March 29, 2011. The Annual Meeting will be held in the Hampton Inn Meeting Room.

All interested persons are urged to run for the office of Director. Board members are required to give of their own time to attend board meetings, planing sessions and various other training and educational seminars. Please be sure you are able to devote the time necessary to serve as a Board of Director.

If you or someone you know is interested in running for a Board position, please remember each nominee must pick-up his or her own Board package.

NOTICE TO MEMBERS:

There is now a \$5 fee to members for cashing or depositing a 3rd party check.

Monthly Premium Certificate of Insurance Increase

Effective March 1, 2011, Ecusta Credit Union has changed the Disability Insurance plan of coverage from 14 day Non-Retroactive to 30 day Non-Retroactive. This affects the "Total Disability Benefits" provision of the Certificate previously given to you. The new provision will provide that instead of being disabled for 14 days with benefits beginning on the 15th day, you must be disabled for 30 days with benefits beginning on the 31st day. All other provisions will remain the same. Your new Disability Insurance rate will increase to \$.173 per \$1,000 of outstanding loan balance. The increase in premium could result in a higher last payment or may extend the duration of the loan.

We, Ecusta Credit Union, and CUNA Mutual Insurance Group have agreed to reduce the maximum coverage for each loan insured under the MEMBER'S CHOICE™ Insurance Program.

This change does not apply to insured loans which have claims that became effective prior to March 1, 2011.

If you have any questions regarding this Endorsement, please contact your Credit Union. There is no action necessary on your part to continue coverage if you already have it. **IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE.** In the event you do not want coverage to continue, please notify the credit union.

Ecusta Credit Union 2011 Holiday Schedule

New Year's Day	January 3
President's Day	February 21
Easter Monday	April 25
Memorial Day	May 30
Independence Day	July 4
Labor Day	September 5
Columbus Day	October 10
Thanksgiving.	November 24 & 25
Christmas	December 23 & 26

Privacy Policy

Ecusta Credit Union is committed to protecting the privacy of our members. Under federal law we are required to provide this privacy notice. The following describes our privacy policy and practices concerning the personal information we collect and disclose about our members.

REV 12/10/2010

FACTS		WHAT DOES ECUSTA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and Name; ■ Address and Phone Number	
How?	All financial companies need to share member(s) personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member(s) personal information; the reasons Ecusta Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Ecusta Credit Union share?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes
For our marketing purposes – to offer our products and services to you		Yes
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes
For our affiliates' every business purposes – information about your creditworthiness		Yes
For our affiliates to market to you		Yes
For nonaffiliates to market to you		No
To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-642-7284 – our menu will prompt you through your choice(s) ■ Visit us online: www.ecustacu.com or ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 1 day from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-642-7284 or email ecu2@citcom.net	
What we do		
How does Ecusta Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Ecusta Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I limit sharing for an account I hold jointly with someone else?	All information on that account number will be withheld from affiliates.	
Definitions	Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Fi-Serv-Portico, Cuna
	Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information		
Ecusta Credit Union does not share information for affiliates at this time but reserves the right to do so in the future.		

Mail-in Form	
<p>Leave blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.
	Name
	Address
	City, State, Zip
	Account #
Mail To:	Ecusta Credit Union, P.O. Box 910, Pisgah Forest, NC 28768