

QUIMPER



Community
Cooperative
Not-for-Profit

Since
1939

COMMUNITY FEDERAL CREDIT UNION



*We're searching
for all members*

SAVE THE DATE

March 14, 2009

Port Townsend Elks Lodge

2 p.m. (doors open at 1:30 p.m.)

Your chance to

VOTE! VOTE! VOTE!

ANNUAL MEETING

COME JOIN THE PARTY!...FOOD...PRIZES...VOTING....

It's that time again...time for the Quimper Community Federal Credit Union annual meeting. Come vote and meet your volunteer Board of Directors and Supervisory committee, visit with staff and other members. Hear updates of what has happened since our 2008 meeting and what is coming for 2009. Members will have the chance to win prizes plus there will be a supervised children's room with games and prizes as well.

As your original local not-for-profit financial cooperative, the credit union's three goals for the meeting are:

1. Elect member volunteers to positions of the Board of Directors (voting closes at 2. p.m.).
2. Present the annual report on the state of the credit union.
3. Provide members a forum for addressing their Board of Directors and Supervisory Committee.

Voting begins March 9th and continues all week at both branches during lobby hours, ending March 14th, 2 p.m. at the annual meeting.

Eligible voters: Must be at least 18 years of age.

Be a member in good standing for a minimum of 3 months.

Joint owners: an additional minimum par share must be maintained in the share account for each joint owner to be eligible to vote along with the requirements above.

Pick up your ballot and vote! Each ballot receives a ticket for the grand prize drawing at the annual meeting!

Be Sure to Vote

Resumes are now posted in the lobby of both branches for your member volunteer candidates running for two open positions on the Board of Directors.



Peter Cannon
Board of Directors



Chris Ota
Board of Directors



FRAUD ALERT! – “Recent fraud and phishing scam activities have been reported to

Tech Talk



These words have become more and more common in this age of advancing technology and your credit union is not immune to these attempts.

Quimper Community FCU received its first indication of a possible phishing scam at the end of



November 2008 which set in motion responses to attacks that were unheard of for a credit union our size just one year ago. Scammers masked themselves as the credit union, soliciting members and non-members for their confidential information to be used to access our member’s accounts. First and foremost, be assured that the attacks were not a result of someone hacking into the credit union data system. The security and confidentiality of our member’s information is of the most importance and tools are in place to ensure the safety of that information. The scammers were “phishing” for someone to give up their personal information in order to get into the account.

Staff began to diligently research, monitor, deactivate and counsel with each attack that happened during the next two months. Reports were made to local authorities, the FBI, credit union state and national trade associations plus guidance was received from other financial institutions that had gone through the same circumstances. The response to our report from the FBI was positive in that they noted the credit union’s response action was on target and disclosures were placed where needed.

These types of recent events nationwide have escalated to include email scams, phone scams and text messaging scams. These are scams that will not go away anytime soon nor will they slow down until the scammer’s success rate dramatically declines or stops.

The main question asked going forward is “What can I do to protect myself?” ...education, education, education. We will begin in this issue and offer a common scam term, its definition and tips to avoid becoming a victim. We hope this will be informative and relevant to you in today’s environment.

Phishing/Spoofing – Fraudulent e-mails that appear to be from a trusted source. These emails will direct you to a fake web site that has the same look and feel as a trusted legitimate business, such as your credit union and asks you to verify personal identification or confidential account information. As soon as your personal information has been obtained by the scammer, he has the information that is necessary to access your account or to use your card.

Pro-active prevention tips:

*Be suspicious of any unsolicited email requesting personal information. If you receive an email requesting that you confirm by clicking on a specified link, **do not click the link**. Contact the business with a phone number or web address that you know.

*Avoid filling out forms in email messages that ask for personal information. Look for the “lock” icon on the browser status bar (may be in different locations or icon styles from one computer/system to the next), or look for “https” in the web address before sending any financial information through a web.

*Always compare the link in the email to the link that you are actually directed to.

*Log on to the official website, instead of “linking” to it from an unsolicited email.

Valid addresses specific to QCFCU

Web address = <http://www.quimpercu.com/>

Home banking =

<https://www.cmsnw.net/cu/910331605/login.asp>



Clean Your Cupboards Help Your Community

The branches of QCFCU are competing against each other to raise food and money to benefit: PT Food Bank & Tri-Area Food Bank.

Competition dates: Feb. 19th -March 20th

Which branch can raise the most?

Help by bringing non-perishable food donations to your local QCFCU branch and be a part of the fun!



Board Chair Ron Brantner & QCFCU employee Connie Rae Merchant present a \$1,200 donation to Principal Mark Decker to help fund the Dollar and Sense financial literacy program at Blue Heron Middle School.





The Blue Moose

By Lisa Marie Warren

There are several good reasons to live in Jefferson County, but The Blue Moose Café is definitely one of the best. If you're a local and haven't visited yet, you need to stop in. Tana Kettle and her crew (Jasmine, Tamara, Toby, Natalie, Terolyn and Jennifer) have been catering to the locals for five years.

In addition, they use mostly local business' for their café's supplies. EVERYTHING IS HOMEMADE and the atmosphere is warm and friendly.

The Blue Moose serves breakfast all day on Saturday and Sunday and both breakfast and lunch weekdays. The prices are great, and you won't go hungry!

Another good reason to visit the Blue Moose is that they are members of the credit union family. Stop by and say "HI" to Tana and her crew at:

The Blue Moose Café
311 Haines Place, Port Townsend (in the Boat Haven)
360-385-7339



**Bizz
Buzz**

Tana Kettle and her crew pause for a photo during another busy day.

HOLIDAY RAFFLE WINNERS



Lucky winners of the winter raffle drawings are:

- Girl Stocking: Paige Pearce
- Boy Stocking: Connie Rae Merchant
- Snow Globe: David Daracunas

Holiday Closures

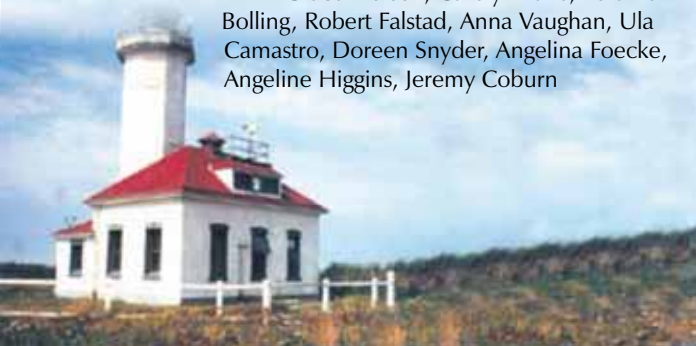
FEBRUARY 16TH - PRESIDENTS DAY



LIGHTHOUSE CONTEST WINNERS!!

Here are the ten randomly selected winners of the Lighthouse Count contest (22 lighthouses) from last quarter's newsletter: Congratulations!

- Grace Pierson, Carolyn Lake, Loraine Bolling, Robert Falstad, Anna Vaughan, Ula Camastro, Doreen Snyder, Angelina Foecke, Angeline Higgins, Jeremy Coburn



Teen Club Spotlight

Meet Emily Bufford, a 13 year old, homeschooled 8th grader, whose favorite subject in school is literature study. Emily has four brothers and loves the color pink. Her family enjoys annual trips to Big White, Canada so you can guess her favorite sport is skiing! Her other interests include reading, baking, swimming and babysitting. When asked what her favorite thing is about the Teen Club she said: "It makes it easier to save money for the fun things I want to do like the sailing lessons I took last summer!"



Happy 13th Birthday!

This is a big shout out "HAPPY BIRTHDAY" to the 19 members that have or are turning 13 during January, February or March. You have automatically become members of the Teen Club!



BOARD OF DIRECTORS

Ronald Brantner..... Chairman
 Lois Sherwood 1st Vice Chair
 Christine Ota 2nd Vice Chair
 Mary Davidson Member
 Charles Arthur Member
 Peter Cannon..... Member
 Barbara Richter..... Member
 Debbi Greenspane..... Board Treasurer

SUPERVISORY COMMITTEE

Jacqueline Montgomery..... Chairman
 Rose Hare..... Vice Chair
 Elinor Lewis Secretary
 Barbara Shaw Member
 Veronica Shaw Member

PORT TOWNSEND STAFF 360-385-3663

Debbi Greenspane..... President & CEO 225
 Jennifer Taylor..... VP/PT Manager 237
 Penny Baldrige..... Interim VP Lending 223
 Christine Valiant, Member Service Specialist 234
 Connie Kellen Head MSR 236
 Michele Minor Loan Officer 124
 Connie Rae Merchant..... Loan Clerk 126
 Karla Johnson..... Member Service Rep 125
 Terolyn Marshall Member Service Rep 238
 Brenda Walters Member Service Rep 232
 Ashlee Lechtenberg..... Student Trainee

PORT HADLOCK STAFF 360-385-3663

Mary Jo Noble VP/PH Manager 224
 Lori Murray.. IRA/Member Service Specialist 229
 Kymberlee Monroe Accts Control Mgr 222
 Cherlyn MacDonald Head MSR 228
 Joyce Welcome..... Account Mgr 231
 Lisa Marie Warren..... Sr Loan Officer 227
 Becky Clemens Loan Officer 226
 Paula Louthan..... Member Service Rep 246
 Catherine Walters Member Service Rep 233
 Deanna Ryan Member Service Rep 123



PORT TOWNSEND OFFICE
 1165 Landes Court (behind Safeway)
Mailing Address for both offices: P.O. Box 1530, Port Townsend, WA 98368
Lobby 9 am to 5 pm Monday–Friday
 9 am to 1 pm Saturday

PORT HADLOCK OFFICE
 11524 Rhody Drive (near WSU ext)
Lobby: 9 am to 5 pm Monday–Friday
 (Lobby Closed Saturday)

Drive-thru: 8:30 am to 6 pm
 Monday–Friday
 8:30 am to 1:30 pm Saturday

Drive-thru: 8:30 am to 6 pm
 Monday–Friday
 8:30 am to 1:30 pm Saturday

Important Phone Numbers

General Information: 360-385-3663
 Toll Free: 800-505-3347
 Port Townsend Fax 360-385-9561
 Port Hadlock Fax 360-385-1479
 24 Hour Teller: 360-379-5544

www.QuimperCU.com

E-mail:generalinfo@quimpercu.com

Quimper Community Federal Credit Union FINANCIALS as of December 31, 2008

Assets..... \$35,449,856.66
 Deposits..... \$31,601,711.98
 Loans..... \$25,874,949.76
 Members 6641



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