

# STATELINE

ARIZONA STATE CREDIT UNION

FOURTH QUARTER 2014

## LATEST TECHNOLOGY

## Dip It: How to Use Your EMV Credit Card

If you have a credit card with Arizona State Credit Union, you will be receiving an EMV chip credit card that is outfitted with the latest technology to protect against fraud. However, instead of swiping your card, you will now be required to “dip” it when you make a purchase. Read on to learn how to use your EMV chip credit card at retail locations that have EMV card readers in place.

**Dip, don't swipe.** When you are ready to check out, dip your EMV chip credit card into the slot at the bottom of the card reader. Leave your card in the slot, and do not remove it until the transaction is complete.

**How the chip works.** While your card is in the slot, the EMV chip on your credit card assigns your purchase a unique code that




cannot be tied to any other purchase you make using your EMV chip credit card. These unique codes make it very difficult for fraudsters to obtain your card information, and each unique code is specifically designed to keep your information secure.

**Sign for your purchase.** Once your card is securely in the reader, you will be prompted to sign for your purchase. Sign as you normally would and follow the prompts on the card reader. Once the transaction is complete, remove your card. Do not forget your card in the reader!

**If you must swipe, sign.** While most retailers are required to have EMV payment processing

terminals in place by October 2015, you may not have the option to use your EMV chip credit card while making certain purchases. For this reason, your new EMV chip credit card will also include the magnetic strip, giving you dual-purpose technology to enhance your purchasing capabilities. If a card reader does not have EMV technology in place, swipe your card as you normally would, and select the “credit” option to sign for your purchase.

To ensure you receive your EMV chip credit card, please make sure your contact and address information is up to date with the Credit Union. For more information about EMV, visit us online at [azstcu.org/EMV](http://azstcu.org/EMV). 



# Your Advisor: A Partner in Pursuing Lifelong Financial Goals

Need help managing your financial life? An investment professional is a tremendous resource for financial planning information throughout your lifetime. For instance, your financial advisor can help you with:

**Short-term savings:** Avoid piling up debt when unexpected expenses come your way by having at least three months of living expenses available at all times. If you don't have an "emergency" fund, your financial advisor can help you figure out how to build one.


**Investing for long-term goals:** Your investment professional can help you determine how much you will need to retire and then work with you to build a portfolio to pursue the kind of retirement you have in mind. He or she can also help you come up with creative funding solutions for your children's education.

**Estate planning:** Contrary to popular thinking, estate planning is not just for the wealthy. Creating a will and naming a health care proxy (someone who makes medical decisions for you if you are incapacitated) and durable power of attorney (someone designated to decide financial matters if you are unable to do so) can make sure your wishes are honored. Consider using a qualified professional to develop an appropriate plan.

## Three Tips for a Smooth Financial Meeting

Prepare for an appointment with a financial advisor by keeping this pre-meeting checklist in mind.

- 1 Organize your thoughts and set priorities.** Think about your financial goals and time frames. Your advisor will be able to help you review these issues and match them to your tolerance for investment risk. Also discuss your top areas of financial concerns, such as reducing debt.
- 2 Gather the appropriate paperwork.** You'll likely need to bring financial documents, such as investment account statements and tax returns, to your first meeting. Call in advance and ask what documents would be helpful.
- 3 Prepare questions for your advisor.** It's important that you feel comfortable with your advisor and the services provided. Ask about the type and level of advice you should expect. Talk about how often you should meet for a "checkup" or to rebalance your portfolio<sup>1</sup>.

For our IRA Rollover promotion and other financial planning inquiries, please visit your local branch or call **877.566.0517** to schedule a no-cost consultation one of our financial advisors. 

<sup>1</sup>Rebalancing strategies may involve tax consequences, especially for non-tax-deferred accounts.

NOT NCUA INSURED	NO CREDIT UNION GUARANTEE	MAY LOSE VALUE
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Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Representative is not tax advisor. For information regarding a specific tax situation, please consult a tax professional. Arizona State Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial.

## Holiday Shopping Tips

Autumn is fast approaching, and the season of gift giving will soon be here. Don't be caught off guard with holiday expenses by following the tips below.

### Start saving before the season starts.

Holiday shopping can put a strain on your finances, so it's important to start saving in advance for purchases. Depending on how much you plan on spending, putting aside \$50 or less per pay period can go a long way toward making your seasonal purchases without breaking the bank.


### Take advantage of Black Friday and Cyber Monday deals.

Post-Thanksgiving deals are a great way to save money while buying the gifts your friends and family will appreciate. A helpful tip is to look up what sales will be going on at your favorite retail locations. Knowing in advance what sales are happening and where will allow you to plan your spending accordingly.

**Give homemade gifts.** Homemade gifts provide you with a great opportunity to explore your creative side while saving money in the process. This could include making jars filled with your favorite hot cocoa recipe or creating homemade blankets for friends and family members. If you really enjoy creating personalized gifts, consider giving your loved ones homemade gifts personalized to their interests. You can save money and make their holiday memorable at the same time.

### Prepare for next year with post-holiday sales.

Most retailers have large end of the year sales to prepare for the next year's stock. If you want to prepare for the next year's holidays in advance, this is a great time to grab some gifts. Taking advantage of these sales can help you surprise your friends and family with thoughtful purchases all year long without hurting your wallet.

Keeping these tips in mind can help make your holiday spending experience that much easier. For more information on how the Credit Union can help you save, visit [azstcu.org/savvysaver](http://azstcu.org/savvysaver). 







YOUR HOME

# Moments Matter, HELOCs Help

## Let your home help you with a HELOC from Arizona State Credit Union

**H**ome is where the heart is. Your home's equity is here to lend a hand for life's occasions, from the joyous moments to the unexpected ones. A Home Equity Line of Credit (HELOC) from Arizona State Credit Union ensures you are prepared for all of life's moments. The application process is easy and fast, and you have access to your money when you need it. Look to your home's equity to help you during the moments that matter.

### HELOCs HELP WITH:

**Home Improvements.** Perhaps you want to renovate your kitchen or install a new pool you can use to beat the summer heat. Put your home's equity to work for you and reward yourself with those long-awaited home improvement projects.


**Educational Expenses.** Using a HELOC to pay off student loan debt can be beneficial for your financial health in the long run. Arizona State Credit Union's HELOC rates are generally lower than today's student loan rates and provide an ideal alternative to paying long-term high interest rates.

**Debt Consolidation.** If you have outstanding debt or would like a simple way to keep track of expenses, consider using a HELOC to consolidate your debt into one payment. Using the equity in your home provides the opportunity for you to consolidate your expenses while only paying interest on the funds you withdraw.

**Wedding Costs.** Planning a wedding can leave you with little time to spare. Take the thought out of your finances by using a HELOC

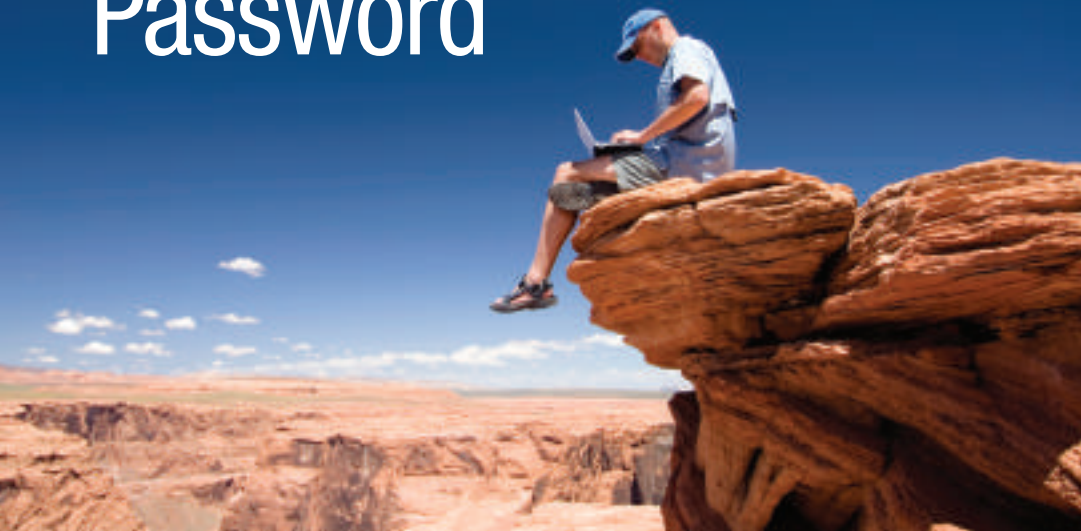
to pay for wedding expenses, so that you can enjoy the celebration from start to finish.

**Medical and Assisted Living Expenses.** During life's unpredictable moments, your HELOC can help you. You can draw on the equity in your home to prepare for medical costs and assisted living expenses, providing you with a level of comfort during the times when you need it most.

With lower rates than credit cards, a HELOC with Arizona State Credit Union can provide help during the moments that matter most. To learn more about how a HELOC from Arizona State Credit Union can help you, visit us online at [azstcu.org](http://azstcu.org), visit your local branch or call **800.453.9798**. 

\* All loans subject to credit approval. Appraisal costs may apply. Does not apply to manufactured or mobile homes.

# Creating the Perfect Password



In the age of social media, it's important to make sure that your personal information is secure. One of the best ways to ensure that your information remains protected is by having a strong password. When creating a password, follow the tips below to ensure your password choice is safe and secure.

**When creating a password, always include at least one capital letter, symbols and numbers.** Having all of these elements makes it more difficult for someone to guess your password. For example, #queOOx1237 is more secure than apple1 because it has more letters, symbols and numbers. Another great tip is to make sure your password isn't something that's easy to guess. When creating a password, make sure it is something that you will remember, but that someone else would not know right away.


**If a website gives you the option to save your password, never save it.** Saving your password on a site makes it easier for someone to gain access to your accounts. While it may seem like a convenient feature, it's far more secure to always fill in your password on your own. This will ensure that your account does not pre-populate your information unless you are putting your password in.

**Have a different password for all of your accounts.** If someone were to obtain your information and you have the same password for all of your accounts, it would make it much simpler for them to obtain all of your

personal information. Having different passwords for all of your accounts will help prevent fraudsters from obtaining your sensitive information.

**Change your passwords on a regular basis.** A lot of websites require you to change your password after a certain amount of time, but

it can be beneficial to do it without prompting from the websites you have information stored on. This is especially true when it comes to your financial relationships. A good rule of thumb is to update your password every three months.

Keeping these tips in mind when creating passwords will significantly decrease the risk of having your personal information stolen. For added protection, Arizona State Credit Union offers Legal Shield and Identity Theft services that provide credit bureau monitoring, an annual credit report and identity theft consultation and restoration services. To learn more, visit us online at [azstcu.org/personal/legal-id-theft](http://azstcu.org/personal/legal-id-theft). 

*One of the best ways to ensure that your information remains protected is by having a strong password.*



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Working as One