



HEADLINES

HANNAFORD ASSOCIATES FEDERAL CREDIT UNION

SUMMER 2005

ALERT Beware of Phishing!

The number and sophistication of phishing scams sent out to consumers is continuing to increase dramatically. Phishing steals consumers' personal identity data and financial account credentials. Phishing can use 'spoofed' e-mails to lead consumers to counterfeit websites designed to trick recipients into divulging financial data such as credit card numbers, account usernames, passwords and social security numbers. Hijacking brand names of banks, e-retailers and credit card companies, phishers often convince recipients to respond. Phishing schemes can also plant crimeware onto PCs to steal credentials.

While online banking and e-commerce is very safe, as a general rule you should be careful about giving out your personal financial information over the Internet. Following is a list of recommendations below that you can use to avoid becoming a victim of these scams:

Be suspicious of emails with urgent requests for personal and financial information.

Avoid filling out forms in email

messages that ask for personal financial information. Most phishing attacks ask for unique pieces of information (user accounts, social security numbers, pin numbers, credit card numbers, etc.).

Don't use the links in an email to get to any web page if you suspect the message might not be authentic.

The general tone of phishing e-mails will be upsetting or exciting to the recipient in an attempt to get them to react immediately.

Always ensure that you're using a secure website when submitting credit card or other sensitive information via your Web browser.

Remember that Hannaford Associates Federal Credit Union will either contact you by mail or phone
Continued on the next page.



A Letter From The President

A big THANK YOU to all of our members who participated in our recent survey. You provided us with a wealth of information that we are currently reviewing. Your input will help us provide the products and services you need and value. We will, of course, keep our commitment and continue to serve you in a friendly, professional and member focused manner. It is our goal to make your credit union a real advantage to being associated with Hannaford Bros.

In future issues of this newsletter, I will keep you informed of our plans. In the meantime, please ask us how we can assist you with your financial needs. As a member owned financial institution our focus is on you and not the current stock price. We have a large array of financial services including checking accounts, direct deposit, home banking and great loan rates. Opening an account is easier than you think. Give us a call and put us to the test.

Regards,
Peter G Prinz

EARN .25% APY MORE ON CDS*

Your new CD will earn .25% APY interest if you have or sign up for a checking account with direct deposit.
Call Member Services at 1.800.852.1012, option 5, for more information.

*CD specials excluded.

Beware of Phishing *continued.* regarding your account and not via e-mail in the event a situation occurs that requires immediate attention where sensitive information is required. If you have any question about an e-mail you receive, your best bet is to contact the company regarding the e-mail sent. Make sure to call a number that is NOT on the e-mail – find an alternate number in the phonebook or online. If you feel you have received a fraudulent e-mail you can forward the email to reportphishing@antiphishing.com or notify the Internet Fraud Complaint Center of the FBI by filing a complaint on their website: www.ifcfbi.gov/. If you have any questions regarding phishing – please feel free to contact the credit union at 1.800.852.1012 option 5.

Survey Drawing Winners

Hannaford Associates Federal Credit Union would like to thank all who participated in our survey. We would also like to congratulate the following people for winning prizes in our drawing:

Nancy A	\$100.00	Leigh P	\$25.00
Mary D	\$50.00	Diane C	\$25.00
Cheryl H	\$50.00	Patti F	\$25.00
Jeff K	\$50.00	David C	\$25.00
Joanne B	\$25.00	Annette M	\$25.00
Daniel M	\$25.00	Rick R	\$25.00
Edwin F	\$25.00	Cheryl-Ann J	\$25.00
Todd G	\$25.00	Peter S	\$25.00
Benjamin D	\$25.00	Jose B	\$25.00
Brenda C	\$25.00	Janet B	\$25.00
Heather H	\$25.00	Sherry S	\$25.00
Barbara H	\$25.00	Lisa S	\$25.00
Holly P	\$25.00	Reginald D	\$25.00
Martin F	\$25.00	Manley D	\$25.00
Donna C	\$25.00	George N	\$25.00
Stacey L	\$25.00	Sheila S	\$25.00
Paula J	\$25.00	Kathy R	\$25.00
Cindy K	\$25.00	Jim Z	\$25.00

HOLIDAY CLOSINGS

July 4	<i>Independence Day</i>
September 5	<i>Labor Day</i>
October 10	<i>Columbus Day</i>
November 11	<i>Veterans' Day</i>
November 24	<i>Thanksgiving Day</i>
December 26	<i>Christmas Day</i>






The Hannaford Associates Federal Credit Union



"Step Up" CD

Change your APY if rates increase.

Choose your term. The "Step Up" CD is available for 18 or 30 months.

Set up your CD over the phone. For more info, call the HAFUCU at 1-800-852-1012

Current Rates

18 Month	30 Month
3.50% APY	3.75% APY

\$500.00 minimum balance to open and earn disclosed APY. The "Step Up" option may be exercised one time only during the Share Certificate term to obtain a future advertised APY on a Hannaford Associates Federal Credit Union 18 or 30 month CD. Penalties will be assessed for early withdrawal or closure of Share Certificate. The Credit Union will not automatically increase the rate of the CD. If "Step Up" increase is not used, the original APY will be effective for the entire term of the original CD. Offer may be withdrawn at any time. Federally insured by the National Credit Union Administration (NCUA).

Did You Know? Credit Union Membership

Did you know that you can retain your membership with the credit union even if you no longer work for Hannaford?

That's right – even if you leave Hannaford, you can still keep your account(s) and enjoy great loan rates with the credit union.

Did you know that because you are a Hannaford Associate you AND your immediate family can become members of the Hannaford Associates Federal Credit Union?

That's right – you can pass on great rates and financial services to your immediate family! This means your spouse, mother, father, sister(s), brother(s) and children can enjoy the benefits of a great financial institution!



Hannaford Associates Federal Credit Union

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