

What to do if you have become a victim of identity theft



The unauthorized use of someone's identity is a serious matter to Hannaford Associates Federal Credit Union. If you're a victim of identity theft or account fraud,

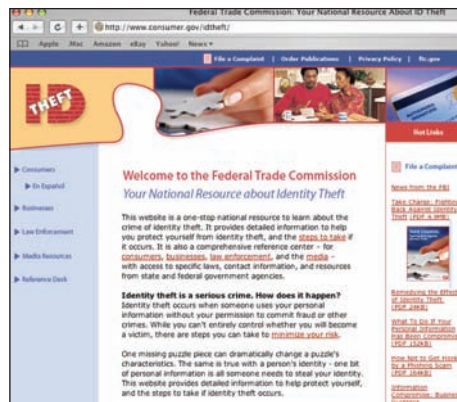
you should call your Hannaford Associates Federal Credit Union member service representative immediately. Hannaford Associates Federal Credit Union will work with you to correct all unauthorized transactions in your Hannaford Associates Federal Credit Union accounts, and will attempt to protect you from any future identity theft or account fraud. We also suggest that you immediately:

- **Contact all financial institutions with whom you have a relationship.**
- **File a police report if you have had a loss.** Even if the police can't catch the identity thief, having a police report can help you in clearing up your credit records later on.
- **Contact Check Verification Companies:** If you know that bank accounts have been opened in your name, or if somebody may be using stolen checks from your account, contact the major check verification companies and inform them of the identity theft.
 - *CheckRite: (800) 766-2748*
 - *ChexSystems: (800) 428-9623*
 - *CrossCheck: (800) 552-1900*
 - *Equifax: (800) 437-5120*
 - *National Processing Co. (NPC): (800) 526-5380*
 - *SCAN: (800) 262-7771*
 - *TeleCheck: (800) 710-9898*
- **Close Unauthorized Accounts.**

- **Contact the fraud department at the major credit bureaus.** Ask them to put a "fraud alert" on your file. This tells creditors to call you before they open any more accounts in your name:
 - *Equifax (800) 525-6285*
 - *Experian (888) 397-3742*
 - *Trans Union (800) 680-7289*
- **Complete the identity theft affidavit,** which will assist you in reporting to many companies that a new account has been open in your name. Obtain a copy of the identity theft affidavit by typing the following link into your online browser—www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf. If you do not have internet access, contact Hannaford Associates Federal Credit Union and we will gladly mail you a copy.

The most important thing to remember is that you are not alone—thousands of people are affected every year, and the numbers continue to grow. We at Hannaford Associates Federal Credit Union are on your side and are committed to helping our members get back on track. Please feel free to contact us at (800) 852-1012 option 5 with any questions or concerns, we will gladly assist you.

For additional help, call the Federal Trade Commission at (877) ID-THEFT or visit their website at: <http://www.consumer.gov/idtheft/>.



A Letter From The President

Identity theft is of increasing concern for many of our members. To assist you in understanding and preventing identity theft, our website now has specific information on steps you can take to protect yourself. In addition, it has links to U.S. Government websites regarding identity theft and what you should do if you become a victim. Please go to www.hannafordcreditunion.com and click on the "Your Privacy" tab to access the information. You will also find information on MasterCard® Secure Code and VERIFIED by VISA® which are free services to make on-line and telephone shopping safer. You are not required to be a member to access this information so please feel free to let your fellow associates know if you think they will find it useful.

We can also assist you in protecting yourself against unexpected expenses. We have great savings plans to will help you build a cushion for those unexpected events. Just a few dollars automatically deposited on a regular basis adds up quickly and is a painless way to save. Please give us a call and let us help you set up a savings program that fits your needs.

Regards,
Peter Prinz

HAFCU raises money through 'Kar Wash' and Flip Flops for Hurricane Katrina Aid!

In a successful collaboration with Hannaford Bros. Co., Hannaford Associates Federal Credit Union sponsored a Hurricane Katrina Relief Fund account for people to be able to donate to the aid effort. Through the generosity and effort of our associates, our members and Hannaford associates, more than \$4600.00 in aid was sent to the American Red Cross Hurricane Katrina relief fund!

Hannaford Associates Federal Credit Union sponsored events to raise awareness about the fund. On Flip-Flop Friday, our associates were encouraged to make a donation to the fund to wear flip-flops and beach attire to work. All through the week, paper flip-flops were sold to members and associates to raise money. The paper flip-flops were posted on the walls of the credit union and added a splash to our beach themed Friday!

The credit union also sponsored a 'Katrina Kar Wash'. Hannaford Associates Federal Credit Union associates washed cars for a donation! All proceeds from the 'Kar Wash' and Flip-Flop Friday were donated to the fund.

Hannaford Associates Federal Credit Union would like to thank our associates and all of the people who made the fundraiser a success.



HAFCU associates Keith Brookes, Monica Bouchie and Candace Baker working hard at the 'Katrina Kar Wash' sponsored by Hannaford Associates FCU.

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your IRA
to the
Credit Union
and
watch it
GROW!

Remember when life was this simple? No worries about saving for retirement and managing your funds. Let us help you make the right choice for your retirement planning. At **Hannaford Associates Federal Credit Union**, we offer an IRA program that suits your financial needs.

HAFCU offers you:

- Accessible Member Service Team that you know and trust!
- Individual Retirement Accounts (IRA's) Share Certificates offered in various terms to best serve your retirement needs.
- Competitive Share Certificate Rates!
- IRA account funds insured up to \$100,000 through the NCUA.

*Hannaford Associates
Federal Credit Union*

Advantage

NCUA
National Credit Union Administration

It's simple.

Call 1-800-852-1012 option 5
or visit our website at:
www.hannafordcreditunion.com
to find out how easy opening
an IRA with us can be!

Did You Know? Credit Union Membership

Did you know all of your accounts are based on your primary share (savings) account?

That's right—in order to open up any services with the credit union (Share Draft Checking, Loan Accounts, Club accounts), our members must open a savings account with minimum balance of \$5.00.

Did you know you can open a Christmas Club at anytime of the year?

That's right—Christmas Clubs can be opened at anytime and there are no 'catch-up' deposits required for the account!

Holiday Closings

January 2	<i>New Year's Day</i>
January 16	<i>Martin Luther King Day</i>
February 20	<i>Presidents' Day</i>
May 29	<i>Memorial Day</i>

*Hannaford Associates
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We Do Business in
Accordance With the Federal
Equal Housing Law and the
Equal Credit Opportunity Act
NCUA
Your savings federally insured to \$100,000
National Credit Union Administration,
a U.S. Government Agency