



Merchant Services

Do you have your own business and need the ability to accept different forms of payment? Prestige has partnered with EMG, one of the top payment processing service providers in the country. They offer cost effective electronic payment solutions including:

- Credit Card Services
- Debit Card Services
- Check Protection Systems
- Gift Card Programs

If you need any of these services to enhance your business capabilities contact Member Services today at 972-715-4444.

Confidential Review

For a confidential review of your 401k or mutual funds, call Prestige's Investment Consultant, Gene Flusche CFA at (972) 715-4444. Offering General Securities through SWS Financial Services, Inc. 1201 Elm St. Suite 3500 Dallas TX 75270-2180. Member FINRA/SIPC. Not FDIC Insured-No bank guarantee-May lose value.

Upcoming Holiday

We will be closed on Monday, July 5, 2010 in observance of Independence Day.



We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

How to Be More Clever Than an Identity Thief

U.S. Department of Justice data show that identity theft is the fastest-growing crime in America, and studies show that the 18- to 29-year-old age bracket accounts for 30% of all identity-theft complaints.

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

Identity thieves are clever and can obtain a victim's personal information in many ways:

- * Dumpster Diving—Going through trash to find bills and papers with personal information on it;
- * Phishing—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;
- * Property theft—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;
- * Smishing—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.
- * Spyware—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

No one can totally eliminate the risk of identity theft. Think of your SSN, financial account numbers, and passwords as the Holy Grail—sacred and powerful. You can reduce your chances of becoming a victim:

- * Don't carry your Social Security card unless you need it that day.
- * Avoid using public computers to access financial accounts, and use intricate passwords.
- * Limit personal information online.
- * Shred any paperwork that contains nonpublic information.
- * If you access financial accounts or shop online, make sure the Web site is secure. Secure sites have an "s" after the http—https://.
- * Check your credit report regularly at annualcreditreport.com and monitor your transactions. Reconcile your accounts regularly.
- * Keep an inventory of everything in your wallet and your cell phone.

For more identity theft prevention tips, call or stop in to Prestige Community Credit Union today. And if you ever become a victim of identity theft, remember that we're here to help.

A Credit Union Credit Card: Your Best Bet

You've likely heard about some of the credit card changes in the new CARD act. Prestige Credit Union has conformed to the new rules already. If you already have a credit union credit card--good for you. If not, now is the time for change.

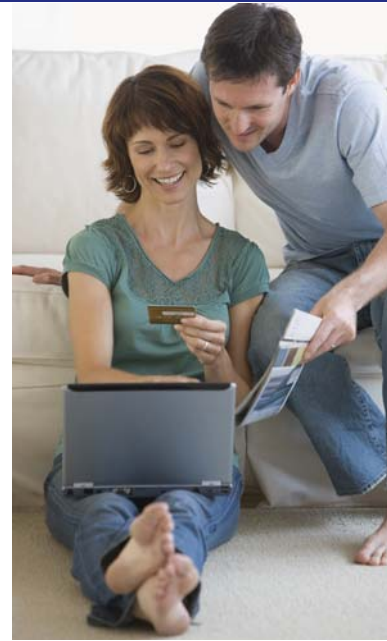
You'll not only pay lower interest rates than you will with a bank card, but you'll get low fees, a reasonable grace period, and great member service that are just routine at the credit union. It's worth the few minutes it'll take to compare the card you're using with what you'll get using a Prestige Credit Union credit card.

Visit www.prestigecu.org/creditcards1.htm for details or to apply today!

Go Paperless. E-Statements are convenient, secure and environmentally friendly.

- Receive an e-mail notifying you that your statement is ready.
- View, print and save up to two years of statements in just a few clicks.
- Reduce mail fraud and protect yourself against identity theft.
- Help reduce paper and conserve precious resources.

Log on to www.gotomycard.com to sign up for e-statements today!



We'll give you Blue Book® Trade-In Value on your vehicle **PLUS \$500!**

And, we'll make your first payment up to **\$350!***

Upon used vehicle purchase from Enterprise Car Sales.

Call 972-715-4444 or visit www.prestigecu.org to get pre-approved by Prestige Community Credit Union today!

June 1 - July 31, 2010

Visit us at Enterprise Car Sales:

Plano
605 Coit Rd.
972 943-0015

Arlington
1112 E. Division St.
817 459-2740



*Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 6/1/10 - 7/31/10. Vehicle must be financed using standard financing terms through your credit union to qualify for payment offer. Your Prestige Community Credit Union will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through Prestige Community Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid from 6/1/10 - 7/31/10. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. The amount of the payment is limited and the payment is limited to \$350.00. It is limited to those credit union members only. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2010 Enterprise Car Sales. A07049 AD 05/10 JB

Call 972-715-4444 to get pre-approved by Prestige Community Credit Union today!

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