

ROYAL CONNECTION

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Members Join In the Party at the 2008 Annual Meeting

Over 200 enthusiastic Front Royal Federal Credit Union members brought their appetites and their votes to the March 15 Annual Meeting at the Front Royal Fire Hall.

After meeting old friends and making new ones, members spanning the credit union's almost 60 years of service to the community

voted in the **2008-2009 Board of Directors:**

Greg Williams, President

Reid Nicholson

Jim Kenney, Vice Pres.

Kermit Nichols

Charles Goddard, Treasurer

John Welch

Robert Wertz, Secretary

Executive Committee:

Greg Williams, Chairman

Robert Wertz

Charles Goddard

Supervisory Committee:

Reid Nicholson, Chairman

Barbara Martin

Jim Heflin

Credit Committee:

Mickey Furr, Chairman

Kenneth Cameron

Robert Wertz

Charles Pond

Nancy Yager

The evening was capped off with a drawing for cash prizes totaling \$1000 and a flat-screen tv.

Upcoming Holiday Closings:

Memorial Day

Monday, May 26, 2008

Fourth of July

Friday, July 4, 2008

Front Royal Federal Credit Union's
First Annual

Pet Fest

"Paws, Claws and Tails!"

at

Anderson Park

next door to Front Royal Baptist Church

14 W. First St.

May 24, 10-4pm

to benefit the

Warren County Humane Society

For more information, go online to
www.frontroyalfcu.org, click on "What's New"
or call 540-635-7133, ext. 126

Is There A New Car In Your Future?



She's given her all for you, but with new car loan rates as low as 4.99 percent* for 48-72 month terms, it's time to do yourself a favor and start shopping for your next new ride.

Repairs take a lot out of the budget every couple of months, and with a rate this low, the time to buy couldn't be better.

Call 540-635-7133 or stop by one of our branches to speak with a member service representative; or go on-line to www.frontroyalfcu.org, click on "applications" on the right, and scroll down to loans for a loan application. Happy Motoring! (*Rates subject to change without notice)

SKYLINE HIGH SCHOOL STUDENT BRANCH OPENS

There's a new credit union in town, and this time, the teenagers are taking over.

Skyline High School's student-run branch of the Front Royal Federal Credit Union held its grand opening February 5, 2008 with the help of several student teller "employees."

As the second student-run branch of the credit union (Warren County High School has participated in the program for the past year), the branch allows selected students an opportunity to gain financial knowledge and skills while helping their fellow students and teachers. Although the branch has limited services, it does give the student body the chance to learn sound money management skills and develop career awareness and readiness.

Both branches' are available for deposits and withdrawals; hours are posted at www.frontroyalfcu.org.

An Easier Way of Paying Down Your Debt

Do you have a first mortgage (and second), and some debt you'd like to consolidate?

If so, consider taking out a Front Royal Federal Credit Union Home Equity Loan. Ranging from 5.75 to 6.75 percent* for up to 15 years, a home equity loan from your credit union will allow you to consolidate all of your major debt into one five-to-fifteen year loan.

Home equity loans are based on 90 percent of the value of your home. Loan applications do not take into consideration your credit scores.

Although a shorter loan period may have a higher payment than a 30-year loan, the interest that is saved is considerable. And if additional debt is rolled in, your payment could be the same or lower than if you continued to keep paying those high interest credit card rates.

Give us a call for more information; you could be on your way to a secure financial future with more funds to save for your and your family's future. (*Rates subject to change without notice)

Going to College? You Don't Have to Leave Your Credit Union!

Are you leaving town to attend college? You might think that means you need to leave Front Royal Federal Credit Union behind, but we'd hate to see you go.

Once you join a credit union, you're a member for life—no matter where life takes you. So even if you're leaving the state to go to school, you can stay with us. We're here to help you with all your financial needs.

And with today's technology, staying in contact with us and using credit union services is easier than ever. Visit us at www.frontroyalfcu.org for more information.

We enjoy having you as a member at Front Royal Federal Credit Union, and we'd like to keep you with us. Contact a representative to learn more about how you can remain a member even though you aren't in town.

Scam and Spam: What a Tangled Web They Leave

"Forward this message to 10 people and you'll receive a cash prize!"... "Grant a dying child's last wish- send an e-mail now..." "Alert! Your computer has been infected with a DANGEROUS VIRUS!!"

These are examples of some common Internet hoaxes and scams currently cruising around the information superhighway. They are frauds, hoaxes, myths, and chain letters. Then there's spam—the irritating electronic equivalent to junk mail. Learning how to discern the fakes from the facts may help save you time and unnecessary concern.

According to the National Consumer's League, the top five types of frauds found on the Internet include 1) phony prize offers, 2) bogus travel packages, 3) fraudulent investments, 4) work-at-home swindles, and 5) false virus warnings.

You can spot these and other scams by keeping the following in mind:

* Beware any unsolicited e-mails. Was the text actually written by the person who sent it to you? If not, be skeptical.

* Red flags should go up if you see the phrase, "Forward this to everyone you know."

* Look for over emphatic language, the frequent use of UPPERCASE LETTERS and multiple exclamation points!!!!

* If the communication declares, "This is not a lie," it usually is. Remember, if it seems too good to be true, it probably is. Always apply common sense and never feel compelled to forward messages, no matter how urgent they may seem.

One way to protect yourself from receiving more unsolicited messages is by not responding to a common spam instruction to reply and "unsubscribe." By doing this, Internet users simply confirm that spammers have a valid e-mail address on their list—prompting even more unwanted e-mail.