

It's For You



October 2010

Investing In Your Future

## Protecting Your Financial Information

It's important these days to keep your financial information safe. Let's have a look at how you can take some simple steps to make it very difficult for the bad guys to succeed.

### Online or the telephone

- **Use your common sense.** If an offer looks too good to be true, then it most likely is.
- **Do not give out social security numbers, account numbers or passwords.** No reputable financial institution will call or email you, unsolicited, and ask for this information.
- **Log Out Completely.** Always click the "log out" button to terminate your access to your financial service provider's Web site. Access may not be terminated if you simply close or minimize your browser or type in a new web address when you're done using your online account.
- **Be Prudent When Using Wireless Connections.** Wireless networks may not provide as much security as wired Internet connections
- **Protect Your Passwords and PINs.** Do not share your passwords or PINs with others. You also should not store your passwords or PINs on your computer. If you need to write down your passwords or PINs, store them in a secure, private place. You should change your passwords and PINs regularly and use a different password and PIN for each of your accounts. Use passwords and PINs that contain numbers and letters or symbols.

Lastly, do a periodic "Identity Theft" Check. Reviewing your credit report may alert you to inaccuracies and unauthorized activity. You can obtain a free credit report every 12 months from three different credit bureaus by contacting the Annual Credit Report Request Service at [AnnualCreditReport.com](http://AnnualCreditReport.com). This is the only authorized online source for you to get a free credit report under federal law. Be aware that you will have to disclose your Social Security number to obtain this report.



To obtain your free annual credit report:

<http://www.annualcreditreport.com>

For more information on identity theft, including how to file a complaint:

<http://www.consumer.gov/idtheft>

### What Should I Do If My Identity Has Been Compromised?

If you think that your personal information has been stolen, immediately contact your financial institutions, including credit card issuers, to notify them of the problem. You should also notify the credit bureaus to put a fraud alert on your file. If you detect unauthorized transactions in or withdrawals from your financial accounts, ask the provider to investigate. In the meantime, be sure to change your username, password and PIN for the account.

## Food Drive Number Is In!

Over 2000 pounds of food was collected this year during the 6th Annual SCTC/PTC Summer Food Drive.

The food drive would not be as successful as it is if it weren't for the generosity of our members and customers. We thank all of you for helping us restock the shelves at the Stayton Community Food Bank.

SCTC/PTC also thanks the following businesses and organizations for partnering with us: Roth's Fresh Market; Foothills Church; City of Sublimity; Fresh To You Produce; Postal Connections; Ugo's Pizza; Stayton Police Department; City of Stayton; Stayton Family Memorial Swimming Pool; Sublimity EyeCare; Willamette Valley Baptist Church; New Hope Community Church; Stayton Pharmacy, Regis High School and Sublimity Fire Department.



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New service installations only. Offer ends 10/29/10. Some restrictions apply. Service not available in all areas.

## Find Local Restaurant Menus Online

You can now find local restaurant menus on-line at [www.ptc-web.com](http://www.ptc-web.com). SCTC/PTC's goal is to provide this free service to all local restaurants and create one place where you can go to find every local restaurant plus links to their current menus. Take a look at this new service and tell your friends, relatives and neighbors. Bon appetit!

## What's HOT?



**Kean's Computer Repair**  
503-767-KEAN  
100 N. First Ave., Stayton, Oregon 97383



**The Sandtrap Deli**  
8724 Golf Club Road Southeast  
Aumsville, OR 97325-9413  
503-769-1000



**Hummingbird AUTO GLASS**  
Go to: [www.hummingbirdautoglass.com](http://www.hummingbirdautoglass.com)  
503-769-8039  
100 North 2nd Ave., Stayton, OR 97383

Want to know if any new businesses are opening up in our communities? Need addresses, phone numbers and information about the businesses?

Now, it's easy because SCTC/PTC is welcoming new businesses to the area and we have created an additional page on our website to let you know about these businesses plus, you can download valuable coupons (when available).

The most important task for any new business is to let the public know that the business is open and ready to serve them. For details on the newest businesses, go to: [www.ptc-web.com](http://www.ptc-web.com) (or [www.wvi.com](http://www.wvi.com)) and click on the business link under "What's Hot". SCTC/PTC will publish new business information for several months after they open and provide whatever important facts they give us. Look for links with each new business listed and start your shopping here. The four newest businesses are: The Sandtrap Deli, Kean's Computer Repair, Hummingbird Auto Glass and de Nova Coffee Cafe.

## CONTACT US

502 North Second Ave.  
P.O. Box 477  
Stayton, Oregon 97383  
[ptc-web.com](http://ptc-web.com)

**Office Hours:**  
Monday-Friday  
Phone Hours  
8:00 a.m. to 5 p.m.  
Walk-in Hours  
8:30 a.m. to 6:00 p.m.  
Saturday  
9:00 a.m. - 2:30 p.m.

Telephone  
503-859-2136

Internet  
[wvi.com](http://wvi.com)  
503-859-1984

Internet Tech Support  
503-769-3331

After Hours Telephone  
503-769-5050





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Offers end 2/9/2011. Credit card required. New approved customers only. Service not available in all areas. Some restrictions apply.