

*"Where there is unity
there is always victory"*
Publilius Syrus



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From Our President...

United We Stand, Divided We Fall.

We have all heard the phrase "United we stand, divided we fall". It represents the idealistic concept that through union and alliance that we can achieve great things when we work together where the opposite approach of individualism is doomed to fail. The phrase is actually credited to the ancient greek story teller Aesop in his tales of *"The Four Oxen and the Lion"*.

Beyond it's use in historical narration, the phrase has become a consistent theme, especially among Americans. There is an agreed and unwritten understanding of what positive collaboration can accomplish. The theme can actually be seen in popular music in songs like *"United We Stand"* performed by The Brotherhood of Man and in Geraldo Pino's song *"Shake Hands"*. Even the song *"Hey You"*, performed and written by the popular rock band Pink Floyd, a similar term, "Together we stand, divided we fall", is used.

So how does this benefit us today? America has just come through one of it's most divided periods in politics in it's history and it seems we may have lost some of our unity as a nation. While our basic freedoms allow us to form and defend our individual opinions, it is still important to acknowledge the obvious. We are all Americans and we all share the same rights to life, liberty and the pursuit of happiness but the responsibility that follows those freedoms is that we must continue to find common ground and ways of solving our collective problems by working together to achieve a greater good. Cooperation and collaboration should be the battle cries that we use to keep us focused, and to continue our position as an example to the world around us.

So where do we begin to gather the tools we need to rebuild unity and to begin focusing on the important issues at hand? First, I think we must all stay informed on the ever changing issues that divide us. We must use that knowledge to help us communicate better and find common ground and new ways to make positive steps towards a mutual resolution. Second, and perhaps most importantly, we must be willing participants and open to listen to the opinions of others. That is what true collaboration is all about. If we all take these responsibilities seriously and participate in our national dialog, we can not help but move ahead to a better understanding and respect for each other, and the ultimate solution of the issues that divide us.

At Consumer Credit Union we are here to work with you. Partnership with our members is our greatest asset. By working together, we can answer your questions and help you make sound decisions about the financial issues that affect your family and loved ones every day. Americans have always risen above our differences to find ways to work forward to create positive resolutions. I am proud to be part of these endeavors and look forward to achieving great things together.

Sam Miller, President
Consumer Credit Union

"The summer night is like a perfection of thought." - Wallace Stevens



SIMPLE SUGGESTIONS

Hot Tips For A Cool Summer.

Here are a few tips to make the most of your summer months.

Protect yourself from the sun.

Aside from the obvious discomfort of a sunburn, there are a number of health risks associated with overexposure to the sun. It is more important than ever to make every effort to protect yourself. Sunscreen protection is a must. Most physician's would advise a minimum protection level of SPF 30. You can also wear clothing that provides comfort and coverage and hats are a great way to protect your face and neck.

Get outside and enjoy the season.

Moderate exercise is critical for good health. Take advantage of these warm months and get outside and be active. That does not mean you need to run a marathon; but walking, working in your yard, or just playing with your kids are great ways to stay active. Always work within your physical limits but just being outdoors stimulates our bodies to produce vitamin B, which is necessary for proper metabolism and benefits our immune systems.

Stay hydrated, drink water.

Even moderate exercise can deplete our bodies of water so it is always important to stay hydrated, especially during these warmer months. Drink water or other fluids to replenish what your body might lose.



"A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing and the lawn mower is broken."

Anonymous

Visit the Website
www.consumercreditunion.com



Word scramble answers: sunscreen protection, counterfeit checks, and submitting pool.

Fun Facts About Fireflies.

Also known as lightning bugs, fireflies are a delightful part of the warm summer months. Here are a few things you may not have known.

1. It's not just adults that light up. Even the eggs of some species will flash when gently tapped.
2. Each species has its own unique flash pattern.
3. Some species eat pollen or smaller insects, while in other species, the females eat the males.
4. The glowing light emitted is caused by the combination of chemicals like calcium and certain enzymes.



SUMMER JUMBLES

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Find the answers at the bottom right of the page.



"Shall I compare thee to a summer's day? Thou art more lovely and more temperate."

William Shakespeare

TRUE OR FALSE

Q: Is 1816 called the "Year Without Summer"?

A: TRUE. Snow fell all summer from as far north as New England and as far south as Virginia. The unusual weather conditions were caused by the eruption of the Tambora volcano, which erupted for a week.



If you don't have one, you aren't experiencing the full conveniences of Consumer Credit Union!



If It Sounds Too Good To Be True, It Probably Is!

Fake and forged check scams are on the rise.

Have you ever received an email or regular mail saying that you have won a lottery or contest and they have sent you a check? Has a long lost relative from another country, that you don't know and never met, left you a large amount of money and the estate has sent you a check? The check looks real enough. It includes a bank name, a routing number and even an account number. All you have to do is endorse it and take it to your bank to cash or deposit it, right?

WRONG! Even worse is that if you do try to cash it, in most states you may be prosecuted for passing a counterfeit check, money laundering or worse. By merely attempting to cash the check you could be sentenced to time in prison.

These scams are nothing new and they are sadly, on the rise. So what can you do? Try contacting the issuing bank first to verify the check's validity. You may find out the bank is not real or that the check could have been stolen or simply faked.

Too often, these scams require that you wire or pay them the necessary legal and administrative fees before the entire amount can be disbursed to you. Soon the check bounces on your account and the money you sent in fees is long gone.

Don't forget that YOU are responsible for every check you deposit, not the bank. So it is more important than ever to use reliable payment resources and above all remember that if it sounds too good to be true, it very likely isn't!

