

## Money Talks



"I'm a great believer in luck, and find the harder I work the more I have of it."

**Thomas Jefferson**  
3rd President

**OCTOBER 2006**

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## You've Been Phished—Now What?



Even the most tech-sawy people fall for phishing attacks. Despite being educated and prepared, you still may be fooled into giving out your personal information. [Find out what to do if you've given out sensitive information >>>](#)

## Fuel Your Car and Your Savings



If you're shocked by gas prices every time you pull up to the pump, well...get in line. With the high-demand summer months behind us, prices have dipped—but it may just be temporary. That's the bad news. [The good news is there are ways to fuel your savings >>>](#)

## WiFi Hot Spots Are Hot Hot Hot



Hot spots are popping up everywhere. Hot spots—wireless access points—connect laptop users to the Internet via high-speed networks in public locations. An estimated 37,000 hot spots are available in the U.S. How do you access a hot spot?

First, your computer must have wireless Internet capabilities. [Find hot spots in coffee shops, hotels, libraries, and airports >>>](#)

## QUESTION:

**Which state had the highest rate of identity theft complaints in 2005:**

- A) Arizona
- B) Illinois
- C) Texas
- D) Vermont

In 2005, the Federal Trade Commission received 255,565 identity theft complaints. This is a minor increase (4%) over 2004.

Identity thieves were most likely to use stolen identities to commit credit card fraud. Another common use for stolen identities is phone or utilities fraud.



## ANSWER:

**Arizona, with 157 victims per 100,000.** Texas ranked 4th, Illinois 10th, and Vermont 48th.

[See how your state ranked in this government report >>>](#)

## You Can Build Wealth

What do you think your chances are of becoming a millionaire? Financial planners think that more than four-fifths of young Americans could accumulate \$250,000 in net wealth over 30 years and about half could accumulate \$1 million in the same time. [Get started with these proven wealth-building strategies >>>](#)



## See What's New for Youth

**For High Schoolers**—Katrina: The Storm Still Rages [article & video >>>](#)

**For Middle Schoolers**—Make a Difference: International Credit Union Day 2006 [interviews >>>](#)

**For Grade Schoolers**—The Remarkable Mark and the Secret Coin [coin trick revealed >>>](#)



CU Content  
(optional)

## Potato chips or credit unions?

That's a "which came first?" question in the *Guides to Independence* 501 course, featuring three college students who explain how credit unions differ from banks. [Watch the videos and play the activities >>>](#)



What topics would you like to see covered in future newsletters?  
Send your comments and suggestions to [ezmail@cuna.coop](mailto:ezmail@cuna.coop).

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