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For Immediate Release

**Illinois credit unions to celebrate ICU Day, Week, month of October
with many opportunities for free document shredding**

Naperville, IL., September 24, 2008 – During the month of October, consumers are invited to protect themselves from identity theft through many “Shred Day” events being sponsored by Illinois credit unions, and at the same time, help to celebrate International Credit Union Day.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions’ proud history and promote awareness of and support for the credit union difference of member ownership. This year’s theme is “It Belongs to Me™.” International Credit Union Week will be recognized October 12 – 18, with International Credit Union Day on October 16.

A credit union is a not-for-profit financial cooperative that is owned by the members it serves. In honor of this special time of year, Illinois credit unions are inviting the community to “Shred Day,” where everyone can bring their unwanted personal documents, such as tax paperwork, old account statements, cancelled checks, credit card and ATM receipts, unwanted credit card offers to be shredded on the spot by the shredding truck in the participating credit union’s parking lot.

Identity theft continues to rise as thieves grow more inventive with new scams created every day. The Federal Trade Commission (FTC) estimates that 9 million Americans are victims of identity theft each year. It has also reported that identity theft fraud accounted for more than 33 percent of all complaints reported last year, and ID theft is a major concern among consumers. The use of “phishing”, where identity thieves pretend to be a legitimate financial institution to get consumers to reveal their personal information via spam e-mails or pop-up messages, has exploded. Dumpster diving, the act of stealing a victim’s trash in search of documents containing personal information, is also common.

“Every three seconds, someone becomes a victim of identity theft. Education and properly disposing of personal documents are among the best ways to deter thieves,” said Dan Plauda, president/chief executive officer of the Illinois Credit Union League, the primary trade association for credit unions in Illinois. “We invite the community to visit their local credit union participating in Shred Days and bring their documents to protect themselves from identity theft.”

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Credit unions of Illinois offer the following guidelines about what documents to keep and for how long:

- **Credit card receipts and statements:** Keep receipts until your monthly statement arrives; if that's correct, shred the receipts. Exceptions: Keep a receipt if you're disputing a bill or to cover a warranty or return period. Keep the statements for seven years if they contain tax-related expenses.
- **Pay stubs:** Make sure the information on your paycheck stubs matches your annual W-2 when you receive it, then shred the stubs. If your employer lists sick leave/vacation carryover on your paycheck stub, keep the last one of the year.
Notify your employer if the information doesn't match.
- **Credit union records:** At the end of each year, go through your share draft carbons or statements and only keep those related to taxes, business expenses, and housing or mortgage payments.
- **Tax records:** The IRS has three years to audit your return, and you have three years to file an amended return to claim a refund if you made a mistake. If you made a mistake of underreporting your gross income by 25% or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn't file one at all, the IRS can catch you on it at any time. Keep a copy of all 1040 tax forms permanently.
- **Miscellaneous:** Keep these permanently: Updated household inventory, birth and death certificates, marriage license, divorce papers, military records, insurance claims, accident reports and claims, proof of ownership and major debt repayment, IRA contribution records, and legal correspondence.

Credit unions of Illinois are holding Shred Days as part of a new statewide consumer awareness campaign called "iBelong", which ICUL entered into an agreement with the Pennsylvania Credit Union Association (PCUA) to utilize for two years. PCUA developed the campaign as part of its advocacy efforts.

More than 2,200 newspaper ads in 270 papers, 4,400 radio ads on 90 stations, 103 billboards in 19 counties, and 5,500 cable TV spots on several popular networks were split between four-week flights that occurred in May and in August. The campaign touted lower fees, personal service, better rates and caring staff and are the result of a cooperative effort by many of the state's more than 430 credit unions that pooled their marketing dollars to spread the word to consumers that they have choices in banking. Information regarding the cities and credit union locations of where the Shred Days are taking place is available [via the iBelong Web site](#) and are listed below. Also included are activities being held in conjunction with the events and other details.

- **Alton**, October 18, International Credit Union Week: 9:00 a.m. to Noon, Altonized Community FCU, 4435 N. Alby St. Coffee and donuts will also be served. For more information, contact: 800-421-4759.
- **Arlington Heights**, October 25: 9:00 a.m. to 1:00 p.m., Meadows CU (MCU), 3350 Salt Creek Lane, Ste. 100. The first 50 people bringing in items to be shredded will receive an MCU reusable grocery tote bag. There will also be Halloween events for kids: open a new account, receive an MCU doggie bank. For more information, contact: 847-483-3345.
- **Aurora**, October 18, International Credit Union Week: 9:00 a.m. to noon, Fox Valley CU, 575 N. Broadway. For more information, contact: 630-859-2276.
- **Bensenville**, October 18, International Credit Union Week: 10:00 a.m. to 1:00 p.m. Bensenville Community CU, 23 S. Center St. Hot dogs, popcorn and pop will also be served. For more information, contact: 630-860-0340.
- **Centralia**, October 18, International Credit Union Week: 9:00 a.m. to noon, Kaskaskia Valley Community CU, 401 S. Poplar. For more information, contact: 618-533-6681.
- **Countryside**, October 16, International Credit Union Day: Noon to 2:00 p.m., NuMark CU, 9809 W 55th Street. For more information, contact: 815-744-8626.
- **Champaign**, October 25: 1:00 - 3:00 p.m., U of I ECU First Street Branch, 2201 S. First St. For more information, contact: 217-278-7700.
- **Crest Hill**, October 16, International Credit Union Day: 3:00 to 5:00 p.m., NuMark CU, 2380 Caton Farm Road. For more information, contact: 815-744-8626.
- **Crystal Lake**, October 25: 10:00 a.m. to noon, BCU, 415 S. Main St. For more information, contact: 847-932-8636.
- **Elgin**, October 18, International Credit Union Week: 10:00 to 1:00 p.m., Corporate America Family CU, 2075 Big Timber Rd. Event also will include raffles, games and snacks. For more information, contact: 847-214-2030.
- **Elgin**, October 18, International Credit Union Week: 10:00 to 1:00 p.m., KCT CU, 111 S. Hawthorne St. Event will also include free hot dogs and giveaways. For more information, contact: 847-289-3289.
- **Evergreen Park**, October 30: 9:00 a.m. to noon, "Community Shred Day," hosted by South Division CU, will be held in conjunction with the Farmer's Market at Yukich Field, 89th and Kedzie. For more information, contact: (708) 857-7070.
- **Freeport**, October 18, International Credit Union Week: 9:00 a.m. to noon, Cornerstone CU, 550 W. Meadows Dr. For more details, contact: 815-266-4439.

- **Harvey**, September 29, 9:00 a.m. to 4:00 p.m., Sherwin Williams CU, 14700 Myrtle. Individuals may bring up to two shoeboxes of personal documents. For more information, contact: (708) 333-0900.
- **Joliet**, October 18, International Credit Union Week: 10:00 a.m. to noon, Prairie Trail CU, 2350 W. McDonough. Liberty Mutual will provide free identity theft information. For more information, contact: 815-725-5901.
- **Mattoon**, October 11: 10:00 a.m. to noon, Area Educational CU, 812 Charleston Ave. A food drive will also be held in conjunction - please bring 1 can of food to be donated to area food pantries. There will also be a drawing for a desktop shredder donated by County Office Products. For more information, contact: 217-234-7817.
- **McHenry**, October 18, International Credit Union Week: 10:00 to 1:00 p.m., Corporate America Family CU, 4117 Shamrock Ln. Event will also include raffles, games and snacks. For more information, contact: 847-214-2030.
- **Moline**: October 18, International Credit Union Week: 9:00 a.m. to 1:00 p.m., DHCU Community CU, Corporate Office, 1900 52nd Ave. This event is in conjunction with 10 other area credit unions, including: Deere ECU, Gas and Electric CU, I.H. Mississippi Valley CU, KONE ECU, Mercer CU, Moline Municipal CU, Quad Cities Postal CU, RIA FCU, School District #40 ECU and Service Plus CU. For more information, contact: (309) 796-7500.
- **Naperville**, October 4: 10:00 a.m. to noon, Hawthorne CU, 1519 N. Naper Blvd. Event activities also include a drawing for a fireproof safe and refreshments. For more information, contact Member Services 630-369-4070.
- **Normal**, October 18, International Credit Union Week: 9:00 a.m. to noon, Alton Route CU, 1111 N. Main St. During the week, there will also be drawings and giveaways conducted by the credit union and refreshments on October 16. For more information, contact: 309-451-4737.
- **Oswego**, Month of October during business hours, Allsteel CU, 1 W. Merchants Dr. Bring your sealed containers of shred items to the credit union anytime and they will properly dispose of them the next time their shred truck makes a pick up. For more information, contact: (630) 906-2050.
- **Romeoville**, October 18, International Credit Union Week: 10:00 a.m. to noon, Argonne CU, 1350 W. Renwick Rd. For more details, contact: 815-267-7700.
- **St. Charles**, October 18, International Credit Union Week: 10:00 to 1:00 p.m., Corporate America Family CU, 1566 E. Main St. Event will also include raffles, games and snacks. For more information, contact: 847-214-2030.

- **South Holland**, September 29, 9:00 a.m. to 6:00 p.m., Sherwin Williams CU, 16230 Prince Dr. Individuals may bring up to two shoeboxes of personal documents. For more information, contact: (708) 333-0900.
- **Sterling**, October 18, International Credit Union Week: 8:00 to 10:00 a.m., Cornerstone CU, 615 W. 3rd St. Shredding material will be collected and put into locking containers in the truck. At the end of the event, the shred truck will go to the credit union's Freeport location and shred all materials on-site. For more information, contact: 815-266-4439.
- **Urbana**, October 25: 9:00 a.m. to noon, U of I ECU Five Points Branch, 206 E. University Ave. For more information, contact: 217-278-7700.
- **Vernon Hills**, October 25: 10:00 a.m. to noon, BCU, 340 N. Milwaukee Ave. For more information, contact: 847-932-8636.
- **Warrenville**, October 18, International Credit Union Week: 9:00 a.m. to noon, NorthStar CU, 3 S. 555 Winfield Rd. Limit two file boxes per person. For more information, contact: 630-393-7201.

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Note: The Illinois Credit Union League is the primary trade association for credit unions in Illinois, which provides members with information, legislation and education. Membership is open to any credit union operating in accordance with the Illinois Credit Union Act or the Federal Credit Union Act. There are 434 credit unions in Illinois with more than 2.7 million members.