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For Immediate Release

Credit Unions offering free document shredding during June

Naperville, IL., June 2, 2008 -- Credit unions across Illinois have declared the month of June 2008 as "Shred Month" and are banding together to help consumers protect themselves from identity theft and shred unwanted documents for free.

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 a common way thieves steal identities.

On Shred Day, the community is invited to 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.

"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."

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 check stubs:** Make sure the information on your paycheck stubs matches your annual W-2 when you receive it, then shred the stubs.

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If your employer lists vacation/sick leave 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 those 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 began running in May. All of these commercials will be split between the four-week flight in May and the second, four-week flight that will occur in August. The campaign touts 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 450 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.

- **Arlington Heights**, June 14, 9:00 a.m. – 1:00 p.m., Meadows CU, 3350 Salt Creek Lane, Ste. 100. For more information, contact: (847) 342-9300.
- **Bellwood**: June 14, 10:00 to 11:00 a.m., Central CU of Illinois, 1001 Mannheim Rd. An "Identity Theft" seminar will be held in conjunction at 10:30 a.m. For more information, contact: (708) 649-6400.
- **Bolingbrook**: June 7, 10:00 a.m. to noon, Hawthorne CU, 267 S. Weber Rd. There will also be a drawing for a fire-proof home safe, and a "Give Yourself Credit" seminar will be held. For more information, contact: (630) 369-4070.

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- **Bourbonnais:** June 28, 10:00 a.m. to noon, Commonwealth CU, 563 William Latham Dr. For more information, contact: (815) 937-7447
- **Crest Hill:** June 28, 11:00 a.m. to 1:00 p.m., NuMark CU, 2380 Caton Farm Rd. An identity theft talk will be held from 11:00 a.m. to 12:45 p.m. For more information, contact: (815) 729-3211.
- **Countryside:** June 27, 3:00 to 5:00 p.m., NuMark CU, 9809 W. 55th St. For more information, contact: (815) 729-3211.
- **Danville:** June 21, 10:00 to 2:00 p.m., First Illinois CU, 323 N. Glibert. This event is in conjunction with 7 other area credit unions, including: Danville Bell CU, Danville Consolidated CU, Education Personnel FCU, Landmark CU, Lauhoff ECU, Midwest America CU, New Horizon CU, and Tee Pak CU. For more information, contact: (217) 446-2125.
- **Elgin:** June 14, 11:00 a.m. to 1:00 p.m., Elgin City ECU, 1151 Lillian. For more information, contact: (847) 931-6740. June 28, 10:00 a.m. to 2:00 p.m., Corporate America Family CU, 2075 Big Timber Rd. For more information, contact: (847) 697-1297.
- **Evergreen Park:** June 26, 8:30 a.m. to 1:00 p.m. "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.
- **Geneva:** June 21, 10:00 a.m. to 1:00 p.m. KCT CU, 28 N. 5th St. Also occurring is the one-year anniversary of the credit union's branch office; free hot dogs and brats will be served. The credit union will also be holding a free identity theft seminar on June 9 from 6:00 – 7:00 p.m. at Elgin Community College's University Business Center. For more information, contact: (847) 741-3344.
- **Joliet:** June 14, 10:00 a.m. to noon, Prairie Trail CU, 2350 W. McDonough St. For more information, contact: (815) 725-5901. June 28, 8:30 to 10:30 a.m., NuMark CU, 1654 Terry Dr. For more information, contact: (815) 729-3211.
- **Kankakee:** June 25, 11:00 a.m. to 2:00 p.m., Riverside Community CU, 185 N. Fraser Ave. This event is in conjunction with other area credit unions. For more information, contact: (815) 933-1101.
- **Lake Villa:** June 21, 9:00 a.m. to noon, Community Trust CU, 1380 Deep Lake Rd. A drawing for four personal shredders, and two, one-year subscriptions to AlertMe, a credit monitoring service offered by the credit union will also be held. There is a limit of three boxes of personal documents. For more information, contact: (847) 662-2050.
- **Lockport:** June 28, 9:00 a.m. to noon, Canals & Trails CU, 201 E. 9th St. For more information, contact: (815) 838-7159.

- **Moline:** June 21, 5:00 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) 765-7500.
- **Mt. Carmel:** June 25, 10:00 a.m. to 1:00 p.m., Three Rivers Community CU, 1101 Oak St. Free to all members of the credit union and \$5 for non-members for unlimited shredding. No businesses, please. Shredding service being donated by Piranah Shredders. For more information, contact: (618) 263-3883.
- **Naperville:** June 14, 10:00 a.m. to noon, Hawthorne CU, 15129 N. Naper Blvd. There will also be a drawing for a fire-proof home safe, and a "Give Yourself Credit" seminar will be held. For more information, contact: (630) 369-4070.
- **Normal:** June 21, 9:00 a.m. to noon, Prairieland FCU (and ISU CU, (309) 451-8400), 416 Kays Dr. For more information, contact: (309) 862-1838.
- **O'Fallon:** June 28, 10:00 a.m. to noon, Scott CU, 712 W. Hwy 50. Event free and open to the public. Representatives from the credit union will also be on hand to distribute information about avoiding identity theft. For more information, contact: (618) 345-1111.
- **Orland Park:** June 21, 10:00 to 11:00 a.m., Central CU of Illinois, 9850 W. 159th St. An "Identity Theft" seminar will be held in conjunction at 10:30 a.m. For more information, contact: (708) 649-6400.
- **Oswego:** Month of June during business hours, Allsteel CU, 1 W. Merchants Dr. Documents will be collected all month long and the shredding company will pick them up in July. For more information, contact: (630) 906-2050.
- **Peru:** June 14, 9:00 a.m. to 1:00 p.m., Financial Plus CU, 2813 Plaza Drive. "Cowboy" from WALLS 102 FM will have a live remote broadcast from 9:00 to 11:00. A raffle for a shredder donated by a local business will also be held. Shredding is free, but donations will be accepted for a local charity. For more information, contact: (815) 433-1496.
- **Rockford:** June 14, 9:00 a.m. to noon, Generations CU, 5618 Harrison Ave. For more information, contact: (815) 316-2900. June 28, 9:00 a.m. to noon, First Northern CU, 104 N. Showplace Dr. Limit of 100 pounds of documents per person. For more information, contact: (312) 429-6454.
- **South Holland:** June 9, 9:00 a.m. to 6:00 p.m., Sherwin Williams CU, 16230 Prince Dr.; individuals may bring up to two shoe boxes of personal documents. For more information, contact: (708) 333-0900.

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- **Urbana:** June 28, 9:00 to noon, University of Illinois ECU, Five Points Branch, 206 E. University Ave. For more information, contact: (217) 278-7700.
- **Vienna:** June 14, 8:30 to 11:30 a.m., Vienna Correctional Center CU. A drawing for a free shredder will also be held. For more information, contact: (618) 658-8312.
- **Warrenville:** June 28, 10:00 a.m. to 2:00 p.m., Corporate America Family CU, 29W710 Batavia Rd. For more information, contact: (630) 836-1330.
- **Watseka:** June 23, 11:00 a.m. to 1:00 p.m., Commonwealth CU, 111 West Cherry St. For more information, contact: (815) 937-7447.

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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 453 credit unions in Illinois with more than 2.7 million members.