

# OUR COMMON B.O.N.D.

**Your Neighborhood Financial Institution since 1972**



## ElectionWatch 2002

If credit union people don't vote, credit union people don't count.

On average, voter turnout for city, state and congressional elections is less than half of that for presidential elections. And it's the winners of these elections that have the power to decide how we will live our lives, spend our tax dollars and envision our futures!

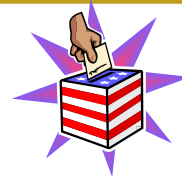
That's why it is so important for each of us to become better informed as to where our elected officials stand on the issues we care about. We can then make responsible voting decisions and have our votes truly count in every election.

As credit union members, we need to let our politicians know where we stand, what our concerns are and what we think. As credit union members, we need to ensure that the credit union vote will count.

"I encourage each and every member of B.O.N.D. Community Federal Credit Union to get informed this year about the people who are running for elected office at the local, state and national levels and then, use that information to get out and vote," says Ruth Artis.

In the year 2000, 42% of all voters were credit union members. How many will vote in 2002? If credit union people don't vote, credit union people don't count. It's Time to be Counted...Vote on November 5th!

For current information on the candidates, issues and event dates, please visit [www.bondcu.com](http://www.bondcu.com), and click ElectionWatch 2002!



## Deposit or Withdrawal?



Just when we thought we'd seen the last of the years-old "Nigeria scam" it turned up again, like a bad penny –or in this case, a bad \$25.8 million.

A Dr. James Frank from Lagos emailed a Consumers Union employee recently with a modest proposal seeking "your assistance to conclude a pending transaction for our common benefit.

The transaction is the transfer of the sum of twenty five point eight million U.S. dollars to your account." The money, he added, was the result of "deliberate over-invoicing in supply of materials and in construction of an ultra modern housing estate for the parliamentarians."

Now Frank and his cronies at the federal Ministry of Works and Housing wanted to shield the money in our co-worker's account, for which she would receive one-fourth of the booty. It is "100% risk free," the good doctor said, "as all modalities have been worked out." We asked for more information.

Franks replied right away, asking for more information,

too: our name, phone number, name of the bank into which we wanted the millions deposited, and, oh yeah, our bank account number.

"We trust you so much believing you will not betray us when this money gets into your account," he said, before welcoming questions if we were confused.

So, we asked, Could you just send us a check by mail and we'll deposit the money and keep it safe? But our attempt to scam the scammer didn't work. We heard no more from Dr. Frank.

If you agree to the plan, you're asked to pay a advance fee to show your willingness to cooperate. Once you've paid, your Nigerian connection reports problems that require more funds.

The Nigeria scam is widespread, and people who get a little greedy can loose a lot of money. The scam represented 15.5 percent of the 16,775 complaints of fraud referred to the Internet Fraud Complaint Center in 2001. Sixteen complaints lost money – a median of \$5,575 per victim.



Consumer Reports, August 2002

## B.O.N.D. Services:

### Checking Account

Earn interest on your checking account. Get free checking with a low minimum balance at B.O.N.D.

### Special Accounts

Holiday club, vacation club, and escrow savings accounts.

### Savings Accounts

Above-average interest on all regular savings (share) accounts.

### Certificate Accounts

Certificates of deposits earn very good rates, with minimums of \$500.00

### Loans

Consumer loans, signature loans, auto loans, real estate loans, and debt consolidation loans

### IRAs

Become part of our Individual Retirement Account Program.

### You'll Find Us...

In the Point Center Building  
433 Moreland Avenue  
Atlanta, GA 30307  
Phone (404) 525-0619

www.bondcu.com

bondcu@mindspring.com

### Our Hours:

Mon-Fri 11:00 am – 6:00 pm  
Saturdays 11:00 am – 3:00 pm

### Our Board of Directors

#### Board Members:

Brent Lee  
Dedra Evans  
Jeffrey Horst  
Mike Martinez  
Steve Suna

#### Chairman:

Bob Duckworth

#### Secretary:

Andy Bailie

#### Treasurer:

Lee Brannan

#### Vice Chairman:

Dennis Holmes

#### Supervisory Committee Chair

Brent Lee

### Holiday Closings:

Columbus Day, Mon. Oct. 14<sup>th</sup>  
Veterans Day, Mon. Nov. 11<sup>th</sup>  
Thanksgiving Day, Th. Nov. 28<sup>th</sup>  
Christmas Day, Wed. Dec. 25<sup>th</sup>



**Come and Celebrate with Us, International Credit Union Day and Calendar Signing! Get your 2003 B.O.N.D. Community Calendar!!!**

**Thursday October 17<sup>th</sup> from 4:00 pm to 5:30 pm.**

## Preventing Child Abduction



### What To Do?



\* Know where your children are at all times.

\* Never leave children alone in cars.

\* Establish strict procedures for picking up children at school, after movies, at friend's homes, etc. Don't let your children accept rides from people with whom you haven't made prior arrangement, even if they say they are police officers, teachers, or friends of the family.

\* Teach your children their full names, your full name, address, and telephone number. Teach them how to reach either you or a trusted adult and how to call for police assistance. Make sure they know how to make local and long distance telephone calls. Even small children can learn to dial 9-1-1 or 0 for an operator to get help.

\* Tell your children about the abduction problem in a calm and simple way, as if you were teaching any other important coping skill.

\* Listen attentively when your children discuss anyone they've encountered in your absence.

\* Establish a family code word. Tell your children never to go with anyone who does not know the code word. Teach them not to take anything, especially candy, from any stranger.

\* Have photographs taken of your children four times a year (especially for preschoolers). Make note of birthmarks or other distinguishing features. This won't protect your child, but will help to make easier to identify them whether they are found safe, injured or deceased.

\* Have fingerprints taken of your children. Most law enforcement agencies have child fingerprint programs. Like the previous tip, this won't protect your child, but will help make it easier to identify them whether they are found safe, injured or deceased.

### Teach Your Children:

\* Never leave the yard without your permission. Very small children should play only in the backyard or in a supervised area.

\* Not to wander off, to avoid lonely places, and not to take shortcuts through alleys or deserted areas.



\* They are safer walking or playing with friends.

\* To always come straight home from school unless you've made other arrangements.

\* Never to enter anyone's home without your prior approval. (Exception: A block parent or safe house.)



\* To scream, run away and tell you or a trusted adult if anyone attempts to touch or grab them.

\* Not to give any information over the telephone, particularly their name and address, or that they are alone.

\* Never to go anywhere with anyone who does not know the family code word.

\* To keep all doors locked and admit only authorized people into the house.

