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For Immediate Release

Credit unions offering free document shredding during June

Naperville, IL., June 3, 2009 -- Credit unions across Illinois have declared the month of June 2009 as “Shred Month” and are banding together to help consumers protect themselves from identity theft and shred unwanted documents for free.

Identity theft occurs when someone uses another person’s personally identifying information, like their name, Social Security number, or credit card number, without their permission, to commit fraud or other crimes, and continues to rise as thieves grow more inventive with new scams created every day. The Federal Trade Commission (FTC) estimates that nine million Americans are victims of identity theft each year. It has also reported that identity theft fraud accounted for more than one third of all complaints reported, 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. Other common ways in which thieves steal identities include dumpster diving, the act of rummaging through trash looking for bills or other paper with personal information on it; skimming, which includes stealing credit/debit card numbers by using a special storage device when processing cards; changing addresses, by diverting billing statements to another location by completing a change of address form; old-fashioned stealing, by stealing wallets and purses, mail, including bank and credit card statements, pre-approved credit offers, and new checks or tax information; and pre-texting, the act of using false pretenses to obtain personal information from financial institutions, telephone companies, and other sources.

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.”

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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 check 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 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 percent 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 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.

Nearly 3,700 radio ads, 100 billboards, and 2,000 cable TV spots on several popular networks ran in the first flight for 2009 in January. In addition, online vehicles, such as search engine marketing, and print ads were utilized in limited areas to augment the campaign where needed. With the current market environment, the campaign slightly tweaked the messaging to reinforce the safety and soundness of credit unions. The second flight is scheduled for later this summer or early fall. The campaign also 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 400 credit unions that pooled their marketing dollars to spread the word to consumers.

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.

- **Barrington:** June 12, 9:00 a.m. to noon, BAE CU, 616 W. Main St. Staff from CU America will also be on hand to answer your mortgage questions. For more information, contact: 847-381-3223.
- **Bolingbrook:** June 6, 10:00 a.m. to noon, Hawthorne CU, 267 S. Weber Rd. There will also be door prizes and light refreshments served. Limit two boxes per person. For more information, contact: (630) 369-4070.

- **Burnham:** June 13, 9:00 to 11:00 a.m., Heights Auto Workers CU, 13912 Torrence Ave. For more information, contact: (708) 891-6990.
- **Champaign:** June 27, 9:00 a.m. to noon, University of Illinois ECU First Street Branch, 2201 S. First St. For more information, contact: (217) 278-7700.
- **Chicago:** June 6, 10:00 a.m. to 1:00 p.m., First Northern CU, 726 Clark St. For more information, contact: (312) 429-6454.
- **Countryside:** June 6, 11:30 a.m. to 1:00 p.m., NuMark CU, 9809 W. 55th St. For more information, contact: (815) 729-3211.
- **Crest Hill:** June 6, 8:30 to 10:30 a.m., NuMark CU, 2380 Caton Farm Rd. For more information, contact: (815) 729-3211.
- **Crystal Lake:** June 27, 10:00 a.m. to 1:00 p.m., Corporate America Family CU, 625 Cog Circle, Unit 200. For more information, contact: (847) 214-2030.
- **Decatur:** June 26, 2:00 to 5:00 p.m., Decatur Earthmover CU, 2600 E. Dividend Dr. Shredding is free with a canned food donation. All items will be given the Northwest Community Fund. For more information, contact: (217) 872-4102.
- **Elgin:** June 27, 10:00 a.m. to 1:00 p.m., Corporate America Family CU, 2075 Big Timber Rd. For more information, contact: (847) 214-2030.
- **Evergreen Park:** June 25, 9:00 a.m. to noon, South Division CU, 89th and Kedzie Ave. This event will be held in conjunction with the Farmer's Market. For more information, contact: (708) 857-7070, ext. 620. This event will also be held on October 29.
- **Geneva:** June 21, 10:00 a.m. to 1:00 p.m. KCT CU, 28 N. 5th St. Everyone who brings documents to shred will receive a reusable grocery tote as a thank you. For more information, contact: (847) 289-3289.
- **Harvey,** July 6, 8:00 a.m. to 4:00 p.m., Sherwin Williams CU, 14700 Myrtle Ave. For more information, contact: (708) 333-0900.
- **Lockport:** June 13, 9:00 a.m. to noon, Canals & Trails CU, 201 E. 9th St. For more information, contact (815) 838-7159.
- **Moline:** June 27, 9:00 a.m. to 1:00 p.m., DHCU Community CU, Corporate Office, 1900 52nd Ave. This event is in conjunction with 11 area credit unions, including: Deere ECU, DHCU Community CU, 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. Everyone who brings documents to shred will receive a free eco-friendly cloth bag, a project in which credit unions have joined in to get plastic bags banned in the Quad Cities area. For more information, contact: (800) 722-0333, ext. 8771.

- **Naperville:** July 11, 10:00 a.m. to noon, Hawthorne CU, 1529 N. Naper Blvd. There will also be door prizes and light refreshments served. Limit two boxes per person. For more information, contact: (630) 369-4070.
- **Normal:** June 20, 9:00 a.m. to noon, Prairieland FCU and ISU CU, 416 Kays Dr. For more information, contact: (309) 451-8400, ext. 552 or (309) 862-1838, ext. 123.
- **Oswego:** Month of June during business hours, Allsteel CU, 1 W. Merchants Dr. Documents will be accepted and placed in a sealed container throughout the month for the shredding company to pick up. For more information, contact: (630) 906-2050.
- **Ottawa:** June 13, 8:30 a.m. to 12:30 p.m., Financial Plus CU, 800 Chestnut St. Activities also include a live remote broadcast by WCMY 1430 AM and a raffle for a Fellowes Power Shredder. In addition, food donations will also be accepted for the Community Food Basket. For more information, contact: (815) 433-1496.
- **Rockford:** June 20, 9:00 a.m. to noon, Generations CU, 5618 Harrison Ave. For more information, contact: (815) 316-2900, ext. 104.
- **Streamwood:** June 27, 10:00 a.m. to 1:00 p.m., Corporate America Family CU, 305A S. Bartlett Rd. For more information, contact: (847) 214-2030.
- **South Holland:** July 6, 9:00 a.m. to 6:00 p.m., Sherwin Williams CU, 16230 Prince Dr. For more information, contact: (708) 333-0900.

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