

# BEACON *Highlights*

Volume III : April 2011

MAKING MONEY WORK, FOR YOU!



## Beacon's Mobile Banking

### **BANKING** FROM THE PALM OF YOUR HAND, **ANYWHERE YOU ARE!**

- Check account balances
- View transactions
- Pay bills
- Transfer funds
- View alerts

Visit [www.beaconfederal.com](http://www.beaconfederal.com) to learn more! Download our step-by-step tutorials to learn how to activate and use Mobile Banking specific to your device.

**Now Available!**  
Log In to your  
Online Banking  
account to activate  
your phone # and  
accounts today!

#### **Mobile Banking is now available for:**

- **iPhone, iPod Touch, iPad** - *Beacon Federal's Mobile App*
- **Web-enabled Phones & Devices** - *MobileWeb*
- **SMS Phones & Non Web-enabled Phones\*** - *MobileText*

Beacon's Mobile Banking requires prior activation through Beacon's Online Banking before use. This is a FREE service provided by Beacon Federal. Check with your wireless provider prior to using Mobile Banking to see if message and data rates apply. \*Bill pay currently not available for SMS & Non Web-enabled phones.

## Staying Safe Using Beacon's Mobile Banking

*Beacon Federal takes your security seriously. Both our online banking and mobile banking services encrypt any information that is exchanged between you and Beacon Federal. You can be confident that your information is safe with us. For more information about Online or Mobile Banking, visit [www.beaconfederal.com](http://www.beaconfederal.com).*

### **Mobile Safety Tips**

1. Beacon Federal will never call, text or e-mail you requesting your personal financial information. Don't respond to a text that asks for your user name, password, account number, Social Security number, etc.
2. When connecting to Beacon's Online or Mobile Banking, look for the lock symbol at the top of your browser's window, indicating a secure "https" site.
3. Using your smart phone on a public Wi-Fi network to access Mobile Banking or other business using a user name, password, or any personal information is never a good idea. You may actually be entering the trap of a crook looking to capture your login and personal information.
4. Make your mobile device extra secure through password protection. That way even if your phone is lost or stolen, thieves can't access any of the personal information you stored on your phone.
5. Consider remote-wipe technology for smart phones. You will likely have to pay a fee for this service, but if your phone is lost or stolen, you can wipe out all of the information on your phone remotely.



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## Convenience and Cost: Using your Beacon Debit Card, Smart.

Convenience and cost are two important factors when using your Beacon Federal Debit Card. You want convenient access to your cash and you don't want to be charged for it!



### We recommend:

- That you sign for your purchases (choose credit).
- That you use your PIN for cash (choose debit).
- That you use a Beacon Federal ATM whenever possible. Transactions at a Beacon Federal ATM are surcharge and transaction fee **FREE**.
- That when a Beacon Federal ATM is unavailable you use an ATM on the Allpoint Network. You can find one of these with the locator on our website, [beaconfederal.com](http://beaconfederal.com). Transactions at an Allpoint ATM are surcharge free and are included in your 10 free PIN based transactions per month.

**Still not sure of the best way to use your card?**  
**Call us at (888) 256.3800. We can help.**

### What's the difference between a Surcharge fee and a Transaction fee?

**Surcharge fees** may be charged by the merchant or ATM terminal owner, or could be charged by Beacon. If you use your Beacon Federal Debit Card at a non-Beacon or non-Allpoint ATM, Beacon charges a *foreign ATM surcharge fee*, in addition to any transaction fees and any fees charged by the machine owner.

**Transaction fees** are charged when you make PIN based transactions with your Beacon Federal Debit Card. You are allowed up to 10 PIN based Debit Card transactions per month for free. Once you have performed 10 PIN based transactions in one month, each PIN transaction in excess of the 10 will be charged \$2.00 per transaction. PIN based transactions are a combination of: Point of Sale (merchant purchases in which you enter your PIN), foreign (non-Beacon) ATM and Allpoint ATM transactions. Transaction fees do not apply to transactions at Beacon-owned ATM terminals or to merchant purchases in which you select "Credit" as the method of purchase.

## Let FHA Loans Help You!

### Low down payments • Low closing costs • Easy credit qualifying

Federal Housing Administration (FHA) Fixed Rate Mortgage is a government insured loan that allows you to purchase a home or refinance a mortgage with a minimal downpayment or equity requirement. FHA loans benefit those who would like to purchase a home but haven't been able to put money away for the purchase, like recent college graduates, newlyweds, or people who are still trying to complete their education.



## Beacon Federal Makes Major Investment to Aid Senior Housing Facilities

We are proud to have made a major investment funding the nationally acclaimed Senior Crimestoppers Program at The Raintree Manor in McMinnville, Tennessee and The Waterton in Tyler, Texas. The Senior Crimestoppers Program works much like a neighborhood watch. The senior facility will implement an increased crime awareness initiative and a zero tolerance policy. The program will provide on-going crime prevention assistance designed to deter crime.

### Benefits of the program include:

- personal lock boxes for residents and/or family members of a resident
- cash rewards for anonymous information about crime incidents
- ongoing education promoting zero tolerance to crime
- 24/7 call center tips line

Our investment in this program will help to protect the elderly from crime, which improves the quality of life in our community overall.



Above, 3rd from left; Melvenia Garcia, Tyler Branch Manager  
Below, on left; Dana Green, McMinnville Branch



Call Center: (888) 256.3800  
Total Teller: (800) 432.7401  
[www.beaconfederal.com](http://www.beaconfederal.com)

### For Current Rates:

Visit our Web Site • Contact the Call Center  
Stop by any Beacon Federal Branch

Branch Office Locations: E. Syracuse, NY • Marcy, NY • Rome, NY • Tyler, TX • Chelmsford, MA • McMinnville, TN • Smyrna, TN

