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Your CU logo here

## FOR IMMEDIATE RELEASE

**[XYZ Credit Union name] joins statewide Credit Union Initiative**

**to help Virginians Protect and Improve their Credit**

***[City, VA] – [Release Date]:*** Most people know identity theft is a growing problem, but did you know a recent Federal Trade Commission study found that about 40 million consumers have mistakes on their credit reports, some of which could have an impact on credit scores. **[XYZ Credit Union],** The Credit Union Cares Foundation of Virginia and other credit unions across the state want to send a message:

***Pull your free credit report today to check for signs of identity theft and look for reporting errors and ways to improve your credit. If you don’t know where to start - your local credit union can help.***

To support this, credit unions across Virginia will be hosting ***SMART Credit Check*** events throughout January to provide information on:

* How to safely obtain a free credit report;
* How you can use your credit report to help determine if you are a victim of identity theft;
* The steps you should take if you are an identity theft victim;
* How to correct errors on your credit report;
* How information in your credit report determines your credit score; and lastly,
* Ways you can improve your credit score.

“According to the National Foundation for Credit Counseling’s 2013 Consumer Financial Literacy Survey, 65 percent of respondents failed to check their credit report within the past year,” said Rebecca Cardwell, chairman of the Credit Unions Care Foundation’s Financial Education Committee. “Our goal is to ensure all Virginians obtain and review their credit report at least once each year.”

To assist with this initiative, **[XYZ Credit Union]** will be hosting a **SMART Credit Check**seminar on [**Date, Time, Location**]. The seminar is free and open to the general public. Interested parties should RSVP to [**insert instructions here**]. **[XYZ Credit Union]** representatives are also available to meet one-on-one with individuals to review their credit report. **[Insert credit report review appointment procedures here.]**

“We want to help our members find ways to improve their credit scores, save them money, and protect them from identity theft,” stated **[insert name of individual from XYZ Credit Union, title]**. “We’re proud to be a part of this statewide initiative. It’s a great example of the cooperative nature of Virginia’s not-for-profit credit unions and their philosophy of *people helping people*.”

**About XYZ Credit Union: [insert your CU bio here]**

**About The Credit Unions Care Foundation:** Launched in 2009, the Credit Unions Care Foundation of Virginia believes in furthering credit unions’ social mission by supporting charitable organizations, community groups and disaster relief activities, and the teaching of basic personal finance concepts to consumers. The Foundation's mission is to Build a Better Tomorrow by Strengthening the World Around Us Today. Learn more about the Foundation online at [http://www.creditunionscarefoundation.org](http://www.creditunionscarefoundation.org/).

***Editor’s note: alternatively you can create your own quote and delete one-on-one appointments if not available at your credit union.***