

IT IS 1981 AND BETTY FURNESS ADMITS WESTERN UNION MONEY ORDERS (NOW MONEY TRANSFERS) ARE FAST!

Janette Free of Ridgefield, Connecticut sent me a copy of the October 1981 issue of *Western Union News*. As is shown here, the issue contained a story about TV personality Betty Furness making a statement on her TV Show that it was virtually impossible to send cash fast to someone in another town. After a number of complaints and favorable stories about people's experiences

with WU, Betty, along with a camera crew, sent a Money Order to her daughter in another town and, within four hours the daughter had her cash. This was before "Money in Minutes" was developed but WU was still the fastest game in town! (As we all know, the best was yet to come!)

The photo shows Western Union Executives **Bob Hyde** (deceased), **John Sims** and **Andy Kristoff** watching the show at WU Headquarters.

Betty Furness Sends Money Order on Today Show

Betty Furness thought it couldn't be done — that it was virtually impossible to send cash fast to someone in another town. And she said so on a nationwide telecast of the Today Show on September 10.

Just a few weeks later — on October 8 — the famous TV personality demonstrated on the same show how Western Union's Money Order service is used every day by thousands of people to send money.

On her first telecast mentioning Western Union, Ms. Furness stated that it is not easy to send cash in a hurry to someone in an emergency situation if the recipient does not have a bank account.

Immediately following this program, a number of viewers wrote to NBC and to Western Union pointing out the errors in Ms. Furness's presentation.

They related their own experiences in which they had been able to send money to a family member or friend in a distant town and said the transaction had been handled quickly and efficiently.

On the second Today Show, television cameras followed Ms. Furness to a Western Union agency in her hometown of Hartsdale, New York. There, she paid for a Money Order to be sent to her daughter in Brewster, New York. She included a test question to be used in the identification procedure when her daughter went to pick up the Money Order.

In less than four hours after Ms. Furness placed the order, her daughter had received the Money Order draft at the Western Union Agency in Brewster and cashed it at a nearby bank — with the TV cameras following each step. Also on the program, Ms.

Furness explained that a customer also can send a Charge Card Money Order — using a MasterCard or Visa card — by calling the Western Union number in local telephone directories. In less than two hours, the order can be picked up in another town.

Ms. Furness pointed out that in addition to Western Union public offices around the country, there are agencies in a variety of business locations, including truck stops, taxi companies, card shops and pharmacies. The TV camera showed views of the White Plains Public Office and a number of agencies.

What Ms. Furness did not make clear on the program was that in most cases it is not necessary to go to a bank to cash a Money Order draft because public offices and agencies have sufficient cash on hand to make the payment to the customer.



ON THE TODAY SHOW—Members of the Public Services group gather in a Headquarters conference room to watch Betty Furness's feature on Western Union. Among them are, from left, Executive Vice President Robert P. Hyde, Director — Agency Operations John Sims and Senior Systems Analyst Andrew Kristoff.

AVOID IDENTITY THEFT

There is a lot of talk these days about Identity Theft and how to prevent it.

Recently, there have been articles in the *AARP Magazine* and *USA Today* concerning this subject.

- Anybody can now get free yearly credit reports from the three reporting bureaus — Experian, Transunion and Equifax. There is one email address that you can go to request these free reports — www.annualcreditreport.com. There is also an 800 number that you can call (1-877-322-8228). There are scammers out there trying to get you to go to their web sites that, in many cases, look like the authentic site listed above. Don't be fooled! The AARP article states that there are some "credit-monitoring services out there that can cost \$120 or more a year. While the companies provide a legitimate service, they often allow only a short trial period for the "free" report. If you don't cancel in that time, your credit card could be charged."

- One way to monitor your credit files that is frequently suggested is to get one report every four months from one of the three credit reporting agencies.

- One way to protect yourself from new-account fraud is to place a "credit freeze" on your credit reports. It is also known as a "security freeze." When you place a freeze on your credit reports, credit card issuers, lenders and others can't check your credit history. Without that information, they won't issue credit. The downside to placing a freeze is that, if you later have a need to apply for credit, you will have to contact all three credit bureaus to unfreeze your credit reports. Also, depending on the state you live in, there may be fees charged to freeze the credit reports as well as fees to unfreeze the reports. The *USA Today* article suggests that freezing and unfreezing your credit reports is getting easier as states tighten the regulation of the three credit reporting agencies.

Information concerning credit freeze laws in various states can be obtained at a Consumers Union web site: www.financialprivacynow.org and information about each credit reporting agency's rules and fees concerning credit report freezing can be obtained at each agency's web site: www.experian.com, www.transunion.com and www.equifax.com.

BE CAREFUL! THEY ARE OUT TO GET US!