



FRAUD PREVENTION TIPS: AVOID PHONE SPOOFING SCAMS

Phone scammers often disguise their identity by using illegal spoofing techniques to send false information to your caller ID display. To trick you into answering, spoolers' may use local area codes and numbers that look familiar. Or they may impersonate a company you do business with, such as a local utility or even a government agency.

Here are some good ways to avoid being spoofed.

- Don't answer calls from unknown numbers
- If you answer and it's not who you expected, don't hang on, hang up
- If a caller asks you to hit a button to stop getting calls, just hang up
- Never assume an unexpected call is legitimate. Hang up and call back using a number you can verify on a bill, a statement, or an official website
- Be suspicious. Con artists can be very convincing: They may ask innocuous questions, or sound threatening, or sometimes seem too good to be true.
- Don't GIVE OUT PERSONAL INFORMATION - account numbers, Social Security numbers or passwords – or answer security questions.
- Use extreme caution if you are being pressured for immediate payment
- As your phone company about call blocking tools for landlines or apps for mobile devices
- Report spoofing scams to law enforcement, the FCC and the FTC

CO-OP SHARED BRANCHING COMPETITIVELY CONVENIENT NATIONWIDE

DID YOU KNOW??

When traveling, our Web Site can help you find Credit Unions that participate in Shared Branching & ATM's. On the Service tab click Shared Branch Network. At the bottom of that page on the left side click Shared Branch Banking Network - there will be a pop up click OK and this takes you to the CO-OP SHARED BRANCHING NETWORK. Below is a picture of what will show when you go to that page. After putting in your information a map will show you where the Credit Unions and ATM's are located with address below them. Or you can call 1-888-748-3266 and ask them where you can find a Credit Unions and ATM's are located with address below them. Or you can call 1-888-748-3266 and ask them where you can find a Credit Union of ATM.

HOLIDAY CLOSINGS

- July 4th Independence Day**
- September 4th Labor Day**
- October 9th Columbus Day**
- November 11th Veterans Day**
- November 23rd Thanksgiving Day**
- December 25th Christmas Day Observed**
- January 1st New Year Day Observed**



CURRENT SPECIALS AND LOAN RATES

- VISA Credit Card- FIXED RATE 10%!
- NEW! Active and Veteran Status Military personnel & Active First Responders- DEDUCT 2% as our way of saying Thank You! *Proof of Status is required for discount
- Personal loan rates as low as 7.49% up to 60 months term
- Auto loan rates as low as 4.49% and up to 84 months term

** Ask how you may qualify for an extra .25% rate discount on all loans*

** Loan rates may vary and will be determined by your credit-worthiness, term, age of vehicle, etc.*

Deposit-Account Dividend Rates

- Share (savings) .25%
- Share Draft (checking) .25%
- Vacation Club .25%
- Christmas Club .25%

———— IMPORTANT NOTICE ————

Remember to transfer money from savings to checking before writing checks or using your debit card. It is each members, responsibility to maintain their balance and to deposit or transfer money to cover checks and purchases. Overdraft protection is a privilege we extend to our members, but it is expected to be used wisely. We extend the courtesy of manually transferring funds for you if needed, however it is not to be abused and could result in a fee.

Please be aware of your account balances and make appropriate deposits and transfers as needed. Also, remember only 6 transfers are allowed from savings to checking in a month.



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United State Government.