



MembersChoice

Federal Credit Union

Winter 2018 Newsletter



Visa Credit Card - Access Point

Sign up now to take advantage of the great Visa credit card program currently offered at the credit union. With **FREE** balance transfers, now is the time to move away from your high interest cards and into one of our low interest credit cards. Enjoy **FREE** online account access, **NO FEE** for cash advances, in addition to one of **LOWEST** rates in the area for credit cards. Ask any of the employees for more information on this great product. Access Point is your online access to your credit card. You can view transactions, statements, schedule future payments, and more.

Refer a New Member and Earn Cash

For every new member referred to the credit union, you can earn \$25 per account. If a new member opens an account with direct deposit, opens a checking account with a debit card, or obtains a loan or credit card, \$25 will be deposited into your account. This is a great way to promote your credit union and earn some cash!

Fraud Department Calls

As a reminder, the credit union outsources fraud detection on the Visa debit and credit cards. If you receive a call or message from the fraud department, please do not ignore the call. If so, your card will be frozen and you will not be able to use it. You will never be asked to provide your card number or any information on your card. This information is already on file. You will be asked to verify the last few transactions which will be provided to you. Be sure the credit union has a current phone number on file that you want to be contacted at in the event of suspected fraudulent activity so there is no disruption in being able to use your card. If your card is lost or stolen, please call 1-800-449-7728 immediately. Do not wait for the credit union to open on the next business day. If you suspect fraud on your card and the credit union is closed, call 1-888-918-7313.

Gap Insurance - Why Buy?

GAP helps pay off your remaining loan balance if your vehicle is stolen or damaged and is deemed to be a total loss. GAP allows you to start fresh with a new vehicle purchase. GAP is inexpensive and can be included as a small addition to your monthly payment.

As a member of the credit union, you can purchase GAP even after the loan has been obtained for the current low price of \$305.00! That is a small price to pay for peace of mind should your vehicle be stolen or deemed a total loss. Contact a credit union employee for more details. Certain restrictions do apply.

Internet Safety Tips

When conducting online transactions, common sense precautions can help protect your personal information against identity theft and account fraud. The security of your home computer is like the security of your home. The internet is a public network. Your ability to control who can access your computer depends on your security measures. Your online transactions must have security at both ends - within your credit union and within your own system.

When you use the Internet to visit your credit union website, you are entering a secure area:

Password protection: Before using online services, develop a secret password that only you know.

Encryption: Once online with your credit union, your transactions and personal information are secured by encryption software that converts the information into code readable by only you and your credit union.

Privacy policies: Your credit union has a stringent privacy and security policy to protect your personal and financial information.

Your role:

Passwords: Do not use a password that is easy for others to guess such as birth dates, Social Security numbers, child or pet names. Instead, use a password that contains a variety of letters, numbers, and symbols and change regularly.



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Updating Account Information

Please be sure the credit union has a current email address and phone number on file for each account you may have. Having current information will assist us in contacting you regarding your account should the need arise. Our data processing system has the ability to notify you automatically should an overdraft occur on your account or a loan payment has been missed, if we have a current email address or cell number is on file.

Martin Luther King, Jr. Day - January 21, 2019

The credit union will be closed to the membership on this date. Members can access their account information by utilizing our free online banking program, Perfect Teller, or our telephone teller, SYBIL. Funds can be accessed through the ATMs or by using a credit union debit card. Management thanks you in advance for your understanding.

- Anti-virus software:** This should be installed on all Internet-connected computers. Many computers come with this software, but you must make sure it is turned on. It is essential to update the software regularly.
- Firewalls:** This is a protective shell between your computer and the outside world. It reduces threats to your computer from the Internet by filtering out potentially dangerous data and preventing unauthorized access to your computer. Updates to firewalls are called patches. Your software company may notify you by e-mail when it releases a new patch but you should check your software company's website regularly to make sure you do not miss one.
- Encryption:** E-mail is frequently unencrypted so be wary of sending sensitive information such as account numbers through e-mail.
- Operating systems:** Regularly check on whether new security updates are available for your computer operating system.
- Disconnect:** Turn off your computer or disconnect from the Internet when you are not using it. An intruder cannot attack your computer if it is turned off or otherwise completely disconnected from the Internet.
- Back up your data:** Even with all these security measures in place, the information on your computer is still vulnerable. Protect yourself from loss of critical data by backing up your files.

Watch for these threats:

Unknown e-mails, attachments and programs: Be sure you know where they came from.

Office Hours and Locations

Main Office:

520 W Patterson Drive
Bloomington, IN 47403
812-336-7470
812-331-3093 (fax)
800-692-2268 (toll free)

Ellettsville Office:

3647 W State Road 46
Bloomington, IN 47404
812-935-6200
812-935-6400 (fax)

www.memberschoicefcu.org

<i>Lobby hours:</i>	Monday - Thursday	9:00 - 5:00
	Friday	9:00 - 6:00
	Saturday	9:00 - 1:00
<i>Drive thru:</i>	Monday - Thursday	9:00 - 5:30
	Friday	9:00 - 6:00
	Saturday	9:00 - 1:00
<i>Lobby hours:</i>	Monday and Thursday	9:00 - 5:00
	Tuesday and Wednesday	Closed
	Friday	9:00 - 6:00
	Saturday	Closed
<i>Drive thru:</i>	Monday and Thursday	9:00 - 5:30
	Tuesday and Wednesday	11:00 - 5:30
	Friday	9:00 - 6:00
	Saturday	Closed