

# *Members'* **INTEREST**

*Spring 2018 Community United Credit Union*

## *Identity Theft Protection*

If your identity is compromised in any way or you suspect identity theft, contact the credit union. Our recovery service includes a Fully Managed Identity Fraud Research, Remediation and Recovery to restore your good name. They also cover qualified family members. Our fraud specialists will work on your behalf to recover your good name no matter how long it takes. The recovery advocate will take the appropriate action needed. They will place fraud alerts on the three major credit bureaus, review all of your credit reports to identify fraudulent activity, notify law enforcement as deemed appropriate and provide personal follow-up for 12 months after the case is resolved. You can also upgrade your coverage by going to [communitycu.merchantsinfo.com](http://communitycu.merchantsinfo.com). If you need more information please stop by the credit union or give us a call.



## **YOUTH AND TEEN ACCOUNTS**

M3 MONEY CLUB ACCOUNTS FOR OUR YOUTH UP TO AGE 12 . LET US OPEN YOUR CHILDS' ACCOUNT TODAY AND LET THEM ENJOY THE BENEFITS OF THEIR MEMBERSHIP!



TEENS AGES 13-18 CAN NOW ENJOY THE BENEFITS OF AN ACCOUNT MADE JUST FOR THEM. TEENS 16+ CAN HAVE A CHECKING ACCOUNT AND MASTER MONEY DEBIT CARD WITH A PARENTS SIGNATURE. CHECK OUT THESE ACCOUNTS AT [WWW.CU-CU.ORG](http://WWW.CU-CU.ORG).

### **Branch Closings**

#### **Memorial Day**

Monday, May 28, 2018

#### **Fourth of July**

Wednesday, July 4, 2018



## Community United Credit Union

### ANNUAL OVERVIEW

Thanks to all credit union members who recently attended our Annual Meeting. The credit union had a solid year with the following year-end statistics as of December 31, 2017

Total Assets ..... \$ 11,612,208.84

Net Income ..... \$5,135.95

On-Line Banking Users ..... 1424

## HOME IMPROVEMENT LOANS

JUST IN TIME FOR SPRING. UP TO \$25,00.00 UNSECURED. NEED MORE THAN THAT WE ALSO OFFER HOME EQUITY LOANS AND HOME EQUITY LINES OF CREDIT. CONTACT THE CREDIT UNION FOR MORE DETAILS.



Please note that the Community United Credit Union

### ONLINE PRIVACY POLICY

has been included with your March statement.

#### Main Office

10883 Pearl Road - Suite 203

Strongsville, OH 44136

Phone : (440) 572-9950

Fax: (440) 572-9914

E-mail: info@cu-cu.org

#### Main Office Hours

Mon., Tues, Thur.: 8:30am-4:30pm.

Wednesday: 8:30am-12:00pm

Friday: 8:30am-5:00pm Saturday: 9:30-12:00pm

## Police Report Jump in ATM Skimming

### Be sure to use caution when withdrawing money from automated teller machines.

Be sure to use caution when withdrawing from automated teller machines, especially in convenience stores and gas stations. Police departments have reported an uptick in skimming devices on ATMs.

#### How the Scam Works

You need cash, so you stop at a gas station with an ATM. You head to the back of the shop and insert your card into the machine. You may not notice anything strange, but scammers have attached a skimmer to the card reader. These devices "skim" your card's information off the magnetic strip. Many times, scammers also set up a camera nearby. It's pointed at the ATM in order to capture the user typing their PIN into the machine. With these two pieces of information, scammers can access and withdraw money from your account. Many police departments are reporting higher than normal cases of ATM skimming. The spike may be tied to banks rolling out new chip cards, which have encryption technology to make them much more difficult to hack. Until the new technology is fully implemented, scammers are taking full advantage of the current situation.

#### Protect Yourself from an ATM Skimmer:

- **Use ATMs at banks whenever possible.** Avoid ATMs in a low traffic or low light areas. It is typically more secure to use ATMs at banks rather than standalone machines.
- **Protect your PIN.** Place your hand or a piece of paper over the keypad when entering your number.
- **Look for signs of skimmers.** Tape is often used to attach the skimming devices; if something looks odd, wiggle it to make sure it doesn't come loose.
- **Be wary of strange signs.** Some con artists attach signs to ATMs providing alternate instructions, such as telling users to swipe their card on a separate reader first. If something looks out of place, find a different ATM and report it to the bank or store manager, or to the police.
- **If someone offers to "help" you use the ATM, immediately decline and leave.** If you feel uncomfortable with the individual, go somewhere well lit or lock yourself in your car and call the police emergency number.
- **Be cautious of ATM failures.** If the machine doesn't give you money, or gives you an immediate message that the machine malfunctioned, call the financial institution and let them know.

**Report any problems.** Only call a number you know is real, such as the one on the back of your card. Don't call a number posted next to the ATM, as that could be part of the scam. If you aren't sure, call the police

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



**AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

