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. 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 CHILD’S 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.
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.
Spring is here! Time to roll up your sleeves and whip your home into shape.

Use these cleaning hacks to help banish those dust bunnies without spending a fortune on cleaning solutions and organizers.

Schedule smart
Create a physical list of every part of your home you plan on attacking. Next, divide the chores according to the amount of time you estimate it will take to clean them. Make smaller sub-lists of 3-hour jobs, 1-hour jobs and 15-minute jobs. Post your lists in a place you’ll often see. This way, when you have spare time, you can find the right big or small job to tackle at a glance.

DIY cleansers
• Use a lemon for cleaning stainless steel sinks and faucets. Slice a lemon in half, and rub the fruit against hard water stains and rust spots in your kitchen and bathroom. You can also sprinkle on some baking soda for the really stubborn marks. The stains should now easily lift.
• Steam-clean your microwave. Fill a microwave-safe bowl with 1-2 cups of water, 2 tablespoons of white vinegar, plus a few drops of your favorite essential oil. Nuke it for five minutes and then wipe those stains right off!
• Use coffee filters for your monitors and screens. Let the gentle fibers in coffee filters leave your screens squeaky-clean!
• Clean your shower heads with white vinegar. Fill a sandwich bag with white vinegar and use a rubber band to secure it around your showerhead. Let it soak overnight and the water stains or calcium buildup should wash right off.

Tips and tricks
• Use a lint roller to dust. Run a lint roller over your light fixtures and shelves. It’ll pick up those dust mites and leave you with clean surfaces in minutes!
• Use your dishwasher for more than dishes. Load up your dishwasher with plastic toys, hair brushes, pet dishes, refrigerator shelves, tweezers and drawer knobs. When the cycle is through, clean your dishwasher by placing a cup of white vinegar on the top shelf and running it through its hottest cycle.
• Use a window squeegee to scrape pet hair off your carpet. The rubber edge of the squeegee is perfect for gripping and removing pet hair from your rugs and carpet.
• Use a hair dryer to get rid of water rings. Blast a hair dryer over the water rings until they disappear. You can also rub some olive oil over the area to return the wood to its original shine.

Let’s get organized!
• Create a space for clutter. Create a place for every bit of clutter that passes through your door. You can pick up organizers and storage bins at the dollar store.
• Use Velcro to keep drawer organizers in place. Fasten strips of Velcro to the bottom of your organizers to keep them in place.