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Partners in Your Financial Success™

www.financialpartnersfcu.org

October 2023

Notes From the CEO

Over the years we've seen just how sneaky crooks can be. The usual scheme involves a large cash winning, but to get your money you have to send money to pay for the delivery and taxes. Just recently, software criminals accessed the MOVEit Transfer Tool used by many financial institutions to hack into the systems, while other criminals are believed to have been responsible for a glitch in a nationwide ATM and ITM network system causing headaches for those affected financial institutions. Thankfully, FPFCU was not a part of this network, and we are running just fine.

I share these things with you not to scare you, but to keep you aware of what is going on in the cyber security world. When you are approached with a "get-rich-quick" scheme, the criminal usually paints a pretty picture, but please do not respond to these phone calls, texts, or letters – they are scams!!!

Rest assured, FPFCU has security measures, policies, and procedures in place to protect our membership data and we continue to review these measures as part of our ongoing commitment to the security of information in our care. If you suspect that you may have been a victim of fraud, we urge you to contact us as soon as possible.

Thanks for the opportunity to serve your financial needs.
 Dave Shuey, CEO

Looking for a way to be more involved in the decisions and direction of your credit union? Consider volunteering on our board of directors.

Once a month you will meet with other board members and the CEO to discuss the previous month, review offered products, offer suggestions, implement new policies, and choose the path of your credit union.

A board member must be a member of the credit union and use the products and services of the credit union. Knowledge of financial concepts, marketing, and / or human resources principles would be helpful, but not necessary.

Contact Dave Shuey for more details
 260-632-4245 ext. 214

Our Woodburn office is looking for dependable, detail-oriented tellers to join our member service team.

This position requires a friendly personality, self-motivation, and a member-focused attitude, as well as math and computer knowledge. Full and Part Time positions available. Contact either office for more details or look for a job description on our website.



INTERNATIONAL CREDIT UNION DAY CELEBRATING 75 YEARS

October 19, 2023

Each year credit unions come together to celebrate International Credit Union Day in order to highlight the many ways that credit unions across the world help members improve their financial health. Credit unions were built on the principle of "people helping people." We are proud to be a part of that tradition and are grateful you are here!

Since 1948, International Credit Union Day has celebrated credit unions like ours and the collective achievements of Credit Unions as a whole. As we embark on this special 75th anniversary, we are celebrating our members as well as the uniqueness of Credit Unions and what they offer to members worldwide!



Daily Hours
Woodburn Branch Office

Monday – Friday
9 am – 5 pm

Drive-Thru Hours
Monday - Thursday
9:00 am – 5:00 pm
Friday
9:00 am- 5:30 pm

Grabill Branch Office

Monday – Friday
9 am – 4:30 pm
Saturday
9 am – Noon

Drive-Thru Hours
Monday – Thursday
9:00 am – 5:00 pm
Friday
9:00 am – 5:30 pm
Saturday
9 am – Noon

HOLIDAY CLOSINGS

Mon. Oct 9, 2023
Columbus Day

Sat. Nov. 11, 2023
Veterans Day

Thur. Nov. 23, 2023
Fri. Nov. 24, 2023
Thanksgiving

Mon. Dec. 25, 2023
Sat. Dec. 30, 2023
Christmas Holiday

Mon. Jan. 1, 2024
New Year's Holiday

STAFF MEETINGS

We will open at 10:00 am on the following days so we can learn to serve you better.

Wed. Nov. 08, 2023
Wed. Dec. 13, 2023

Being defensive about your personal information and finances

As fraud continues to increase, it is becoming more difficult to know who you can trust.

Scammers are now posing as fraud departments for various merchants sending emails alerting you of fraudulent charges on your account. They also provide contact numbers for so-called “help centers”.

If you receive an email, text, or pop-up like this, think twice before you click. If it seems like a familiar business that you have a history with, it is always best to contact that business directly using familiar contact information that you know will put you in touch with the correct business. It is also a good idea not to click on any links listed in an email unless:

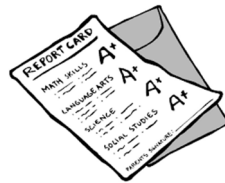
- The email was expected and
- You have conducted your own research and feel 100% comfortable

Remember, never give your personal information out without verifying who you are talking to and that they are safe. You are the first defense between fraud and your personal information and finances.

Hey kids!

Want to get paid for your grades?

Stop into the Credit Union and turn in your report card! All A's? get **\$10!** A's and B's? Get **\$5!** Make sure you submit your grade cards within two weeks of receiving them.



***Bonus: Submit all 4 grade cards for the year and receive a bonus prize! (Ages K-12)**

The importance of a beneficiary

Death can be a difficult subject; however, it is important to have a plan for your finances in place before you die. In doing this, you are protecting your loved ones from having to go through a long and painful process. Adding a beneficiary or joint owner could prevent that inconvenience. If you have any questions concerning beneficiaries, POA's or joint owners, please call either office.

FPFCU is happy to announce that we have recently added Pro-Pay as a new online tool for making loan payments!

This tool is perfect for members who would like to pay on their FPFCU loan through an account they have somewhere else! To register and use this service, navigate to our website and click the "borrow tab" then select “make a payment.”

Christmas Club Account

Christmas Club funds will be transferred to your **checking** account on **Monday, October 30th.**

If you do not have a checking, the funds will be transferred to your savings account.

***Need access to your funds a little early? We are waiving any early withdrawal fee from October 1st to October 28th.**



**Happy Fall!
-FPFCU Team**

