express credit union

Member Newsletter

OCTOBER — DECEMBER 2017
WWW.EXPRESSCU.ORG 206-622-1850

AS OF 9/28/17 ALL DEBIT CARD PINS MUST BE RESET

All members must call the PIN hotline 877-746-6746 to reset or create a new PIN for all debit cards. Only call from the number listed on your account. Follow the prompts on the phone system and create your PIN.

The system requires:
· Card number
· Card expiration date
· 3 digit code on the back of the card
· And the last four digits of primary card holder's social security number.

For credit cards, an updated PIN has been mailed to you.

Please note that ECU will be closed for the following holidays:

October 9th
Columbus Day

November 23rd
Thanksgiving

24th
EARLY CLOSURE 1PM

December 25th
Christmas Day

January 1st
New Year's Day

Inclement Weather

In case of inclement weather, ECU may unexpectedly close early or may not open at all in order to ensure the safety of our members and staff. Thank you for your understanding. Please call ahead before traveling to us through rough weather.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

What to know and do about scams in the news

(from consumer.ftc.gov/scam-alerts)

Crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. One thing that never changes: they follow the headlines –and the money.

Here are just a few of the current scams to watch out for:

- **Equifax: They will not call you to verify your account information**
- **Hurricane clean-up scams**
- **Flood insurance**
- **Debt collectors impersonating law firms**
- **Secret bank accounts to pay your bills**
- **Phone call pretending to be a relative in trouble**
- **IRS: They will not call you to make a payment.**

Top 10 Security Dos and Don'ts

(from co-opfs.org)

1) **Do be observant when withdrawing cash from ATMs.** Look for wobbly parts and malfunctioning screens. Contact your card issuer immediately if you used your card in a suspicious machine.

2) **Do know your daily balance for your checking and savings**. Sign up for eTeller banking alerts to notify you of low balances and transactions over a set dollar amount.

3) **Do check your own credit.** Every consumer in the U.S. is entitled to receive a copy of their credit report once a year. Go to this website to get started: AnnualCreditReport.com.

4) **Do check your FICO score on a regular basis (not included with your free credit report).** You can access your FICO score at MyFICO.com for a nominal fee.

5) **Do read the fine print.** Before submitting payment information or even clicking links, double check all URLs and email addresses. Make sure there are no extra commas or other unusual characters. Fraudsters are masters at impersonating brands and individuals. Run frequent virus scans on all home PCs and Android devices as well.

6) **Don't just download apps from anywhere.** There are many unlicensed banking apps out there. If you need access to mobile banking, get the app name from your Credit Union.

7) **Don't believe everything you hear or read.** Fraudsters love to catch people when their resistance is down and frequently attach a sense of urgency to their requests. If someone calls or texts you 'with a very important message from your card issuer', don't pick up and don't respond. Please a separate call to your card issuer to assess the situation.

8) **Don't talk to unknown callers.** If you don't recognize the phone number, don't answer.

9) **Don't swipe cards if you can use your chipped card.** EMV chip cards and digital wallets like Apple Pay are much more secure than that old magnetic stripe.

10) **Don't store card numbers on websites you don't frequent.** A breach on any site can send your card data straight to the dark web. Always look for that little lock in your browser window to ensure that webpage is secure.

Dividends declared 12/2016: Shares **.15%/.15% APY** Holiday Club **.20%/.20% APY** IRA **.25%/.25% APY**