

# Northern United Federal Credit Union

123 S Lincoln Road, Escanaba, MI 49829 Phone: (906) 786-0888 Fax: (906) 786-6762  
Monday thru Friday 8:30 to 5:00



## Fall 2020

As the spread of COVID-19 continues, we want to assure our members that we will continue all of our services to you. If you find yourself in a financial situation and you need assistance making payments or a personal loan, please do not hesitate to call us. We are here to help you with all your financial needs.

Please watch for any business hour changes or any other important information regarding Covid-19. You can find this information on our website ([myfcu.net](http://myfcu.net)), social media pages, and/or our lobby.

### Holiday Schedule 2020

In observance of these holidays we will be closed:

<b>Columbus Day</b>	<b>Monday, October 12<sup>th</sup> – Staff Training</b>
<b>Veterans Day</b>	<b>Wednesday, November 11<sup>th</sup> – as determined by Management if needed for training</b>
<b>Thanksgiving</b>	<b>Thursday, November 26<sup>th</sup></b>
<b>Christmas Eve</b>	<b>Thursday, December 24<sup>th</sup>, opened until 12:30</b>
<b>Christmas</b>	<b>Friday, December 25<sup>th</sup></b>
<b>New Year's Eve</b>	<b>Thursday, December 31<sup>st</sup>, opened until 12:30</b>
<b>New Year's Day</b>	<b>Friday, January 1<sup>st</sup></b>

Please use our ATM, night depository, personal audio teller, home banking and mobile deposit for your convenience.

## Credit Union Week

Credit Union week is *October 13<sup>th</sup> through the 16<sup>th</sup>*. Due to COVID-19 we will not be having our annual meal but we will continue to do prize drawings throughout the week. Stop in Friday for a sweet treat or call throughout the week to be entered into the drawings.



As more and more retailers and other payments require card only transactions it may get more complicated to track your purchases. Download the CardNav App on your smartphone or smart device and keep track of your debit card purchases/transactions anytime, anywhere.



## Mobile Check Deposit

**Available Monday, October 5<sup>th</sup>**

The wait is over! With Mobile Deposit you'll be able to deposit checks right from your smart phone/devices by downloading our App and taking a few pictures of your check.

- Deposit checks after Branch closing or on days the Credit Union is closed
- Save yourself a trip to the Credit Union
- Deposits are safe and secure
- Make a deposit from anywhere

Home Banking is also getting a fresh new upgrade which will launch on November 19<sup>th</sup>. These updates will allow easier navigation and a more user friendly platform. If you do not have Home Banking and would like to enroll call us to get you started.



## Using PayPal

PayPal may be a useful tool while making online purchase or selling products for personal or business use; but there are many deceiving aspects when it comes to using your Debit/Credit Cards or account information on this payment platform. Although it may be user friendly it also makes it easy for scams and fraud to occur frequently.

If you currently use it to receive payments for your business, PayPal may not have clearly informed you that they charge a 2.9% (as well as \$0.30) fee to each transaction. Just be aware of the cautions that come along with using PayPal before you give out your personal information. You should also do this with



Never miss out on any event or important notices by following us on Facebook, Twitter and Instagram!

any type of website/app that ask you for this information.

**Beware of Fraudulent Calls**

Within the last few months, we have been seeing a rise in fraudulent calls being made. Most of these calls are asking you to withdraw money for a family member because they're in trouble and need help. If you receive any of these calls DO NOT give them any of your personal information. Also, do not withdraw and send them cash. They will tell you not to tell the Credit Union and not to get receipts from when you mail it, those are red flags! If you have concerns about the person they're claiming to be, contact your local police department.

Other scammers have been calling saying they're from the Social Security office and they need you to verify your information. It is NOT them; the Social Security office will not contact you by phone.



**Pumpkin Carving Contest**

We will be holding our annual pumpkin carving contest this October. If you have any children, grandchildren, neices or nephews that have an

account with us and would like to participate in the 2020 Pumpkin Carving Contest feel free to join in. If you have any little ones that don't have an account and they qualify for membership stop in and we can open them an account.

Again due to COVID-19 we were unable to have pumpkins provided for us this year but any pumpkin will work for the contest.


Rules and Instructions: This contest is for our members ages 17 and under. Please send us a picture of the decorated pumpkin, painted or carved, to [service@myfcu.net](mailto:service@myfcu.net)

There will be four age groups with a winner from each group. The four winners will receive a \$20 Shares Deposit to their account. Adult supervision for kids 6 years old and under is suggested.

**The most important part of this contest is to have fun!**

Entries due by 5:00pm on Thursday, October 29<sup>th</sup>

Winners will be drawn on October 30<sup>th</sup>!

  
**Pumpkin Decorating Contest**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Age: \_\_\_\_\_

By submitting this entry form, you are giving permission to publish your name or likeness in a future Newsletter and/or Social Media postings by NUCFU.



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