

## International Credit Union Day

On Oct. 19, 2017, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement’s impact and achievements.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institution. Credit unions exist to serve their members, providing a safe place to save money and access affordable loans.

Check out our loan specials for Thursday, October 19th, have lunch with the staff Thursday from 11 am to 1:30 p.m., we will be giving away four gift certificates in the amount of \$25

each so stop by to register. In addition the U.P. Chapter will be giving away a grand prize of \$500, so please register to win, and Good Luck!



## CREDIT UNION WEEK DRAWING

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

Address: \_\_\_\_\_

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

Email: \_\_\_\_\_

*By submitting this entry form, you are giving permission to publish your name or likeness in a future issue of Membership Connection..*

## Holiday Schedule

We will be closed on the following days:

Monday, October 9th for staff training

Thursday, November 23rd

Monday, December 25th for Christmas

Monday, January 1st for New Years

*For your convenience use our ATM, Night depository, Home banking, Audio teller and bill pay service. Sign up for FREE E-Statements.*

*Thank you & enjoy the holidays!*



## NOMINATING COMMITTEE

The nominating committee is seeking volunteers to run for the position of Board of Director for the 2018 term. It is the duty of the nominating committee to nominate at least one member for each vacancy. This is done in accordance to our Federal Credit Union bylaws.

If you are interested in being a nominee please submit a brief statement of qualifications and biography to the nominating committee. Election will be held during the annual meeting.

In accordance with our federal credit union bylaws, an election will not be conducted when there is only one nominee for each position to be filled.

If you are interested, please contact Megan.

## Equifax Data breach

There are millions of American's affected by the recent Equifax data breach. To protect your personal information Equifax is offering free credit monitoring. Sign up by visiting [equifaxsecurity2017.com](http://equifaxsecurity2017.com) be sure to check for fee information, and cancellation requirements.

To protect your personal information

Review your credit report- you are entitled to a free credit report every 12 months. You can request your copy at [annualcreditreport.com](http://annualcreditreport.com).

Consider a credit freeze- A credit freeze restricts access to your credit file. Creditors typically won't offer you credit if they can't access your credit reporting file, so the freeze prevents you, and others from opening a new account in your name.

Place a FRAUD alert on your credit file. A fraud alert would require a financial institution verify your identity before opening a new account, or issuing additional credit.

Review your credit card statements carefully- look for charges you did not make, and notify your credit card company immediately.

Don't ignore bills from people you don't know. A bill on an account you don't recognize may be an indication that someone else has opened an account in your name. Contact the credit to find out.

SHRED any documents with personal or sensitive information.

Change all passwords for your financial accounts, and consider changing other passwords as well. Create strong passwords, and do not use addresses or birthdays in your passwords.

When tax season rolls around be sure to file taxes early- this will prevent a scammer from using your social security number to receive a tax refund. If you are contacted by the IRS, it will be by mail. DO not provide any information or account numbers to anyone calling on the telephone, or email requests.

Should your address or telephone number change, please contact us immediately so we can update our records. This helps us to verify we are speaking with you. It is also a good idea to set up a password for your account.

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# Be cautious, be safe!

Get a \$100 Cash Reward for Every New Line You Switch to **Sprint**

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

Members get a \$100 cash reward for **every new line** when you switch to Sprint®.

Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Plus, get a \$50 loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer.

Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!



Make the switch today and save with the Sprint Credit Union Member Cash Rewards!