



Serving families now and in the future

Your Credibility

Summer 2020

Watch Out for Coronavirus Related Fraud

It seems we always need to be on the lookout for new fraud and scams. It has been brought to the Credit Union's attention that a new scam on the horizon could be affecting unemployment payments and the economic impact payments, also referred to as the stimulus payments that most people received in April. If you feel you have received a deposit that is not yours please notify one of our staff immediately. These deposits may put you in legal trouble. A fraudulent deposit that comes into your account without your knowledge can still put you in danger legally. Also be suspicious of emails with attachments or links claiming to have special information about economic impact payments or refunds.

Protect Yourself From Credit & Debit Card Fraud

Recognizing the signs of debit and credit card fraud can be very important in acting quickly to prevent further loss. Credit card fraud and debit card fraud can happen in different ways. You may have lost or had your credit or debit card stolen. We've all been there. Maybe you still have your cards, but a thief has somehow gotten hold of your credit or debit account number, PIN number, password or other personal information. Whatever the cause, your card information has been compromised and someone is out there on a spending spree. Below are six ways to protect yourself from credit and debit card fraud.

1. Monitor your credit card and bank account activity and transactions often. Be sure to check the pending transactions as well. The more often you (August 3) check your statements and transaction history, the quicker you will spot any suspicious activity.
2. Check your credit reports regularly. Visit annualcreditreport.com for free information.
3. Protect your credit and debit cards. Only carry what you will be using. Keep the rest safely locked up at home.
4. Be cautious when shopping online. Make sure the site is secure. Look for a little padlock and https on the address bar.
5. Sign your credit and debit cards as soon as they arrive.
6. Don't fall victim to a phishing scam. Someone asking you to provide information over the phone? It's important to know with whom you are sharing your personal information. Be sure you are talking to a trusted source. Suspicious? Don't give any information.

Remember, your best defense in protecting yourself from debit or credit card fraud is proactively monitoring your accounts. Be cautious and protect yourself from credit and debit card fraud.

Also, remember to be very careful with online purchases with your debit card. Read the fine print! If the product is being offered for free you need to double check that there is no hidden clause regarding renewal fees or shipping charges. Failure to read this fine print or getting on a scam site could result in charges to your debit card that you may not be able to dispute and get your money back.

COVID-19 RELIEF

Remember... If you are still experiencing any financial trouble due to COVID-19 please contact our office to discuss our available options to help you through this tough time.

President's Corner

Here we are at the end of another three months and the Coronavirus is still affecting how we do business and our way of life. As the economy opens back up, many changes will be the new "norm" and I want you to know that ensuring the safety of our staff and our members while providing the same great service is of utmost importance. The lobby has reopened but I would ask that members continue to observe social distancing and while we suggest the use of masks, they are not required. We are still dedicated to helping all our members through this difficult time so if you are experiencing financial difficulty due to COVID-19, you are encouraged to contact one of our staff to discuss relief options available.

I would also like to remind members that many scams have surfaced during this pandemic and you must be diligent with your finances and any records or transactions you make online. Be skeptical of ANYTHING that looks out of the ordinary or requests of any kind for personal information.

Since we cannot say what the social landscape will look like at the end of another three months, the details of our annual meeting, scheduled for October, are uncertain at this time. I can tell you that we will need to make some changes so please watch for information either on the website or in your mailbox as to where and how the meeting will be conducted this year.

Stay Safe!

Your Board President,
Olivia D. Edwards

School Shopping Needs

Stores already have school supplies stocked for the new school year so shop early and enjoy the rest of your summer. Again this July and August Southeastern Ohio Credit Union will be offering a \$1,000 back to school loan at a rate of 7.99% for 10 months. Additionally, the credit union will be giving away Mop Top Pens to all students. No purchase necessary. Just stop by and ask for your free Mop Top Pen. Hurry! The Back to School loan rate ends August 28, 2020.

(Loans subject to credit approval. A \$1,000 loan financed for 10 months at 7.99% APR has a monthly payment of \$103.69. Rates are subject to change without notice. \$20 loan application fee applies.)

Youth Savings Program

Our youth savings program that we intended to run this summer has been canceled due to COVID-19. We will notify our members next year of program info and dates.

Our Cambridge office is now OPEN!

The Cambridge office is limiting the lobby to 7 members at a time. The Marietta office is also open and allowing 4 members in at a time. Our Caldwell office will be allowing 1 member in the office and 2 in the hallway. Masks are not required but preferred. Please ask for if you need a mask upon entering. We have free masks for members at each office.

If you have COVID-19 symptoms or have confirmed exposure please use our Cambridge drive-thru for all services. There will be no public restrooms available.

HOLIDAY CLOSINGS

Independence Day- Fri, July 3rd
Labor Day – Mon, Sept. 7th

WINNING NUMBERS

Throughout the body of Your Credibility, out of context, is someone's birth date. Only the month and day you were born will appear. If it is your birthday, and you are one of the first three people to verify your date of birth, the credit union will deposit \$25 in your share account.

Southeastern Ohio Credit Union

Cambridge Location

115 Market St.
Cambridge, OH 43725
740-432-0430
1-800-357-8586
Mon-Tues-Wed-Thurs
8:00 – 5:30
Fri 7:30 – 6:00

Marietta Location

1106 Fourth St.
Marietta, OH 45750
740-373-3681
Mon-Tues-Thurs
8:00 – 5:00
Wed 8:00 – noon
Fri 7:30 – 4:30

Caldwell Location

508 Main Street
Caldwell, OH 43724
740-732-2980
Wed 8:00 – 5:00
Friday 7:30 – 5:00

Web Address:

www.southeasternohiocu.org

This institution is not federally insured, and if the institution fails, the Government does not guarantee that depositors will get back their money. Member's accounts are not insured or guaranteed by any Government or Government-sponsored Agency. By Member choice American Share Insurance insures you to \$250,000.