

## TIPS TO DEBIT CARD SAFETY

Debit card and credit card fraud has risen over the years. Here are a few tips to help decrease the chances of becoming victim to debit card and even credit card fraud. Winter 2021

- Don't make transactions on open networks. WiFi networks that are open or that don't require a password for access, are incredibly vulnerable to hackers and data leakages. Always use secured networks. If a webpage doesn't begin with "HTTPS", it is most likely unsecure.
- Do not email your card number or account number. Writing down your number on paper or in an email is an easy way for fraudsters to acquire it. Keep your account numbers private.
- Never store card information on a website. Another precaution you can take is disabling autofill on your web browser to ensure websites where you've previously made purchases don't save your info.
- Protect your PIN number. Never share this with anyone. Do not write it down, and don't send it through messaging apps or email.

Use credit cards where possible when ordering online. Credit cards tend to offer more aggressive fraud protections than debit cards. Disputing debit card fraud tends to take more time to recover disputed funds.

It's always good to think twice about entering that card number online. Not all online ordering is secure and often there is fine print regarding subscription type plans. Be sure to read all the fine print. A lot of different products and/or services have auto renewal and/or subscription plans. The product or service may say it is only \$4.99 but that fine print may read that there is an auto renewal or subscription of \$49.99 a month. Failure to read that fine print makes these charges very hard to dispute and, in most cases, impossible.

Our Brella app is a great tool to have notification of (July 11) transactions on your account. This can help catch fraud as quickly as possible. If you need assistance setting this up, please ask one of our staff. Debit cards have become such a convenience and one that definitely needs to be safeguarded.

### BRELLA APP

Check out the BRELLA app also! This is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Visit your app store and search for "Brella Card Manager" to download now.



## HAVING FINANCIAL DIFFICULTY?

Do you have loans here at the Credit Union? Are you experiencing a difficulty paying these payments? Everyone can go through tough times financially sometime in their life. Letting us know here at the Credit Union that you are having some financial stress keeps us in the loop and helps us work with you to get through this tough time. Southeastern Ohio Credit Union is willing to work with our members as best we can if we know exactly what's going on. Please don't hesitate to call us to discuss your options regarding your loan payments.

## President's Corner

### WELCOME TO 2022

What a year it has been for all of us. Our credit union community has learned to adapt as we heal from a pandemic and the changes that it has created. Despite this crazy season in our lives, looking back over 2021 our credit union has not only survived it but has thrived. Over the last year, we have hired new staff, increased our hours at our Caldwell and Marietta locations, added a new ATM machine and completed many hours of staff training. We have had member growth, and we are ending the year financially healthy.

I know 2021 has been difficult and that most of us are a little relieved that we are putting this year to bed. However, I hope that all of you can take a moment and find a long list of positive moments in the last year as well. With that being said, let's look forward to 2022 with renewed expectations, and please know that you're at the heart of our credit union.

I wish all of you a happy New Year.

Your board President,

Tammy Clark

### HOLIDAY CLOSINGS

Martin Luther King Jr Mon, Jan. 17  
Washington's B-day Mon. Feb. 21

### AND DON'T FORGET...

Caldwell is open now Monday,  
Wednesday & Friday!

### ATM LOCATER APP

Out of town and unsure where to find an ATM? Check out our website for information on the Alliance One ATM Locater mobile app. Download this app to locate ATM's in your area.

### SHAZAM CONTACT INFO

If you have any issues with your debit card, please give our office a call. To report a lost or stolen card, please call 1-800-383-8000. Also, if you need to dispute a transaction on your debit card, please call 1-833-288-1126.

### SKIP-A-PAY PROGRAM

Remember we are still offering our skip-a-pay program all year. For a small fee of \$35 for each loan, you will have the choice of what month you want to skip your payment(s).

Authorization forms are available by calling or stopping by the credit union office. Fee must be paid at least ten days before the payment is due. (Skip-a-payment will not affect your credit score. Past due delinquent loans are not eligible.) Five dollars of the fee will be donated to a local charity.

### THANK YOU FOR HELPING OUR LOCAL CHILDREN

Thank you again to our AWESOME members for your generosity! We collected so many different hygiene products to donate to local schools!!

### ELECTRONIC SIGNING IS STILL AVAILABLE!

Members can now sign loan documents and other legal forms electronically through email! It's a very easy process! ASK US HOW!

### GET PRE-APPROVED

It's always a good idea to get pre-approved for your next vehicle loan. Call us to apply!!

### SIGN UP FOR E-STATEMENTS AND ONLINE BANKING

Need help getting your online banking set up? Ask one of our helpful staff you assist you. It's a huge convenience and much more secure than mailed account information.

### 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 \$25.00 in your share account.

#### 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 – Fri  
7:30 – 5:00

#### Caldwell Location

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

Web Address:

[www.southeasternohiocu.org](http://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.