



Your Credibility

FRAUD PROTECTION DURING THE BUSY HOLIDAY SEASON

During the holiday season we tend to be busy and distracted and protecting our information might just be overlooked. The holidays should be a time of family, friends, and good cheer. Sadly, it can also be a time of frustration at the hands of fraudsters. While doing your holiday shopping, take a minute to remind yourself to be aware of your surroundings, protect your information and monitor all your accounts. Here are a few tips and suggestions for fraud protection, not only for the holiday season, but also year-round.

- **Take only what you need.** Before heading out for a day at the mall, clean out your purse or wallet, taking only the required identification and card(s) or cash you will need to do your shopping. If your wallet or purse is lost or stolen, this will limit your losses and places to contact.
- **Check your accounts.** Technology gives us the ability to check our bank accounts regularly and while on the go. Notifying your financial institution promptly will help minimize loss and frustration.
- **Don't have your money out.** Only take your money out when absolutely necessary. Flashing large amounts of cash in front of the wrong person can make you an easy target for theft.
- **Use only one card.** Data breaches have occurred in the past at major retailers and credit card companies. Using one card can help reduce multiple accounts being compromised if you happen to be involved in a data breach with a major retailer.
- **Research new companies.** We always see new companies advertising their next great product we just can't live without! Unfortunately, some of these (January 18) companies may be illegitimate. Research these new businesses you have not ordered from before by checking reviews or complaints with the Better Business Bureau.

Taking a few extra precautions while doing your holiday shopping but also your everyday shopping can save you a major headache at the hands of fraudsters. Practicing these tips on a regular basis will eventually make them become everyday habits.

INVESTMENT NEEDS??

Do you have investment needs or questions? Make an appointment to come to our office in Cambridge and speak with Scott Williamson with MCS Financial Group. MCS Financial Group's brokerage services are provided by LPL Financial. Scott is the owner of MCS Financial and is from New Concord, Ohio. Working with someone local is always a good feeling when it comes to your hard-earned money. Scott is a US Veteran and has been in the financial services industry since 1989. He offers a variety of investment opportunities which include retirement services, college 529 plans, 401K services and other investment options. Scott is eager to help you with any investment needs. Feel free to call him with any of your questions at 740-255-5876 or 740-683-7004.

President's Corner

FEELING GRATITUDE

Quarterly I get a reminder that it's time to submit my president's corner section for the newsletter. Every time I get this feeling of OH NO, what am I going to say.

While thinking about this, my daughter calls and said someone paid it forward for her at Tim Hortons today. That cup of coffee brought her so much excitement and gratitude. It reminded me of how many dedicated people it takes to make our credit union a positive place to work and to do business. Money has worth but people in our lives carry so much more value.

Today I'm grateful to the staff, the people that are not seen, such as housekeeping, those that mow our lawn, and all the volunteers that sit on the committees to ensure that we follow policies and procedures. It goes without saying, but I will, I am grateful to all the members that put their trust in our credit union. In the new year, I'm going to try to pay it forward more and remember who I'm grateful for.

As 2023 gets underway, remember who you are grateful for. Happy New Year my friends.

Your board President,

Tammy Clark

HOLIDAY CLOSINGS

New Year's Day	Mon, Jan 2
Martin Luther King Jr	Mon, Jan. 16
Washington's B-day	Mon. Feb. 20

ATM LOCATER APP

Check out our website to download the Alliance One ATM Locater mobile app to locate ATM's in your area. There is also a link on our website for Money Pass to locate ATM's. Money Pass will show you the surcharge free ATM's in your area.

DEBIT CARDS & END OF DAY

Southeastern Ohio Credit Union would like to make members aware that daily system updating will affect your debit card. This happens every evening between 9 and 10 pm and usually only lasts 15 to 20 minutes. During this time, our system is updating and closing out the current business day. Unfortunately, while this is happening your debit card will not work. If you find your card not working during this timeframe, please wait 15 to 20 minutes and try your transaction again.

We apologize for any inconvenience this may cause.

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 SHELTER

Thank you again to our AWESOME members for your generosity! We collected many different hygiene and laundry products to donate to the Freedom House.

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

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.