

Tee Pak Credit Union

3RD QUARTER NEWSLETTER

2017

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HOLIDAY HOURS

OCTOBER 9, 2017 CLOSED FOR COLUMBUS DAY
NOVEMBER 11, 2017 CLOSED FOR VETERANS DAY
NOVEMBER 23, 2017 CLOSED FOR THANKSGIVING
NOVEMBER 24 2017 ONLY DRIVE UP OPEN FROM 7AM TO 6PM
DECEMBER 23, 2016 CLOSED FOR CHRISTMAS HOLIDAY
DECEMBER 25, 2017 CLOSED FOR CHRISTMAS
DECEMBER 30, 2017 CLOSED FOR NEW YEARS
JANUARY 1, 2017 CLOSED FOR NEW YEARS

MEMBER APPRECIATION

October is Credit Union month! We will be offering treats in the lobby all month long to our members. Come in and enjoy a snack on us!

CHRISTMAS CLUB ACCOUNTS

Funds will be available after November 1st. At this time, you may come in or call us to withdraw or transfer your funds to start shopping. Now is the time to open an account for next year



NEW FACES!



Tee Pak Credit Union encourages education and while some of our staff is away at college, you will see new faces. We welcome Brady Crain and Jill McKenna to our front line staff. We ask for your cooperation if we ask for your ID. It is for your safety and protection as well as ours in the process of your transaction.



LOAN AND COLLECTIONS

With some of our states in the US having severe flooding, hurricanes and storms, we urge you to take extra caution when purchasing a vehicle. Those deals that might seem too good to be true just could be a flooded out vehicle. We offer a carfax history when you finance your loan with us.

If you are living on a budget and your loan payment takes most of your paycheck, we suggest dividing the payment up between your paychecks. This can decrease the interest you pay and give you extra money in your pocket as well.

Talk to our Loan Officer about details.

JUST A REMINDER

Regulation D affects number of withdrawals from your share to 6 per month, including ach and home banking transfers. Atm transfers or phone transfers with the credit union are excluded

7 Ways to Protect from Fraud

We all want to be safe from scams, but it's not always easy to know how to help. Seniors and their families lose upwards of \$3 billion a year to financial fraud. Here are seven tips that should come in handy.

Shred financial documents, including bank and credit card statements (once they've been reviewed), credit card offers and receipts. Store tax returns and other documents that need to be saved in a safe deposit box.

Never give out personal information over the phone unless you initiated the call. You can tell unsolicited callers, "I don't give money to or buy from people I don't know. Send something in writing." Visit donotcall.gov to get added to the National Do Not Call registry or call (888) 382-1222 from the phone you want to register.

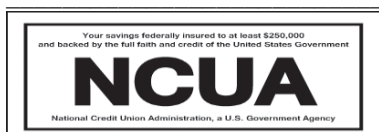
Be careful with the mail. To prevent theft, don't let incoming mail sit in the box for a long time. Encourage loved ones to opt for direct deposit, so benefits checks go straight to the bank. Drop bill payment envelopes into a postal collection box.

Learn about cyber safety and online scams. Some of the latest include: bogus tech support (pretending to offer computer services), tax scams (the IRS doesn't initiate contact with people via email, text message or social media) and fake debt collectors. Practice good online safety habits. Use strong passwords (with 12 or more characters and a mix of letters, numbers and symbols). Keep security software current. Turn on spam filters for email accounts.

Look out for new "best friends." Lonely or isolated people are vulnerable to criminals who befriend them and provide companionship.

Watch for unusual financial activity or lifestyle changes with older family members. After being scammed, they may be embarrassed and try to hide what happened.

Find trustworthy helpers. Helpers could be neighbors, friends, relatives or faith community members. Have someone trustworthy and close to provide help if needed.



Federally Insured by NCUA

The Equifax Data Breach

If you have a [credit report](#), there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.

Here are some other steps to take to help protect yourself after a data breach: **Check your credit reports** from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com.

Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do. **Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. **Monitor your existing credit card and bank accounts closely** for charges you don't recognize. If you decide against a credit freeze, **consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you. **File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

STAFF: Kevin Kennedy, Christina Weathers, Heather Pearson, Nigel Martindill, Nick Catlin, Marsha Bosch, Abby Moore, Brady Crain, Jill McKenna, Anna Martindill and Taylor Kinney

Board Members: Carol Courson, Robert Foreman, Rosemary Wheeler, Mark Niedenthal, Jackie Grumm, Ken Gentrup, Scott Mathis and Troy Pearson Sr.

