

# The Future is Yours

Picture it! ♥ Save for it! + Share it! ✨

## National Youth Savings Challenge 2019

The theme for this year's Youth Month is "The future is yours... Picture it! Save for it! Share it!". Together, we're encouraging youngsters to express themselves through photography, sharing their visions for their own financial futures so we can help them get there.

Research shows that when you picture yourself in the future achieving a goal, like becoming a ballet dancer or going to college, saving for it becomes easier.

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them fulfill their dreams no matter big or small.

Visit FFEFCU during the entire month of April to celebrate  
National Credit Union Youth Month!

We will show youth and teens how to picture their savings future!

For every deposit that is made, youth will be entered in to win one of our awesome prizes!

Call or stop in for more information.

### Upcoming Closings

Friday, April 19th - Good Friday

Monday, May 27th - Memorial Day

Thursday, July 4th - Independence Day

### Account Changes

DON'T FORGET TO REPORT ANY CHANGES WITH YOUR  
ACCOUNT TO THE CREDIT UNION.

FOR EXAMPLE: NAME, ADDRESS, PHONE NUMBER, JOINT  
OWNERSHIP OR IRA BENEFICIARY CHANGES.

KEEPING THIS INFORMATION UP TO DATE ALLOWS US TO  
CONTACT YOU IF THERE IS A QUESTION REGARDING YOUR  
ACCOUNT!

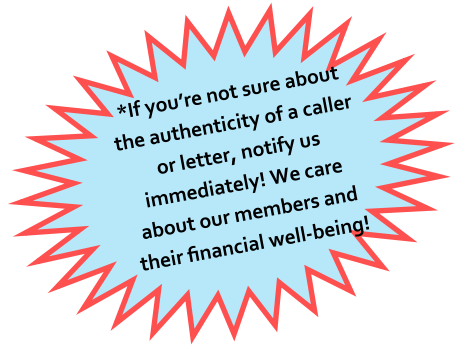
P (724) 438.3070 F (724) 438.0924  
WWW.FFEFCU.ORG OFFICE@FFEFCU.ORG

# Scam Alert!

We want members to be aware of scammers that are lurking around every corner! **Do not give personal information (including card and account numbers) over the phone or internet if you are not sure of the authenticity of who you are speaking with.** Here are some common scams that are circulating to watch out for. Personal data, including social security number, addresses and account numbers are the type of information thieves try to steal from you. Scammers then trade information through black markets to use in future identity theft operations. Criminals will use stolen identities in order to obtain credit cards, fake mortgages, loans, and cash advances. Once an identity theft occurs, it is very difficult to undo the damage. It often costs thousands in legal fees just to clean up the mess created by these criminals. Be aware of how thieves try to steal information. Take a look below at some of the common scams we hear about.

## Types of Scams to Be Aware of – it if sounds too good to be true, it is!

- Fake warning from Credit Union
- Lottery Scam
- Money Transfer Scam
- IRS Scam
- ATM and Debit card Skimmers
- Online Coupons and Fake Donation
- Online Loan Fraud



## SAVE THE DATE!

### 64th Annual Meeting & Member Appreciation Day

Friday, July 12th  
10:00 am to 5:00 pm  
Credit Union Office

## Discount Tickets Coming Soon!



Dividends declared for the period of  
January 1, 2019 to March 31, 2019

	<u>Rate</u>	<u>Annual Percentage Yield</u>
Regular Share (\$200 Minimum)	.10%	.10%
Club Accounts (\$200 Minimum)	.10%	.10%
Christmas Club (\$200 Minimum)	.05%	.05%
IRA Accumulation	.20%	.20%

12, 24, 30, 36, and 60 month share and IRA certificates are available.

Please call the office for current rates.

## Important Tax Information

IRS Direct is a direct deposit service from the IRS and your credit union. Working with us, the IRS will transmit your tax refund directly to your account! Direct deposit is quick, safe, and easy. Include your credit union routing number (243385142) and your account information directly on your 1040 form in the section labeled "refund."

Call the Credit Union with any questions you may have!