

# Fayette Federal Times

Fall

## Put Some Extra jingle in Your Pocket!

The extra money you need to make it through the holidays.. What better gift can you give yourself? As a valued FFEFCU member, you can save for holiday shopping by **skipping a payment** on one, two or all of your qualifying\* credit union loans! See the attached application for more information regarding this offer!



*This excludes all real estate, credit cards, special promotional loans and student loans.*

## need more holiday bucks?

**\$3,000**

as low as **3.25%**

for **18 months**

\*Restrictions Apply\*



### Fayette Federal Employees FCU

364 Morgantown St. Uniontown PA

P: 724.438.3070

F: 724.438.0924

VRU: 724.438.1289

[www.ffecu.org](http://www.ffecu.org)

[office@ffecu.org](mailto:office@ffecu.org)

Lobby: M-F 9:00 to 4:00

Drive-Thru: M-TR 9:00-4:30 F 9:00-5:00

#### VISA Lost/Stolen

1-800-449-7728

#### VISA Card Activation

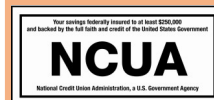
1-866-985-2273 (Debit and Debit PIN)

1-800-631-3197 (Credit)

#### VISA Customer Services 24/7

1-855-805-6219 (Credit)

1-888-918-7803 (Debit)



## Holiday Closings

\*Monday, October 8th  
(Columbus Day)

\*Monday, November 12th  
(Veteran's Day Observed)

\*Thursday, November 22nd  
Friday, November 23rd  
(Thanksgiving)

\*Tuesday, December 25th  
(Christmas Day)

Check the website and the office for the most up to date closing information



We now offer CARFAX reports! For \$20.00 we can give members a full vehicle history report on current vehicles they may want to sell or vehicles they are thinking about purchasing! Stop by or call today for more information about this service!

We would like to take a moment to thank everyone who attended our Member Appreciation Day and 63rd Annual Meeting on July 13th. We had over 100 members attend. We hope everyone enjoyed themselves and we

hope to see you next year!



*Have a suggestion about our annual meeting? Tell us how we can improve the day!*



**Celebrate International CU Day!**

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements.

Stop in on **Thursday, October, 18th** to say hello to your credit union staff and find out about all of the services your CU offers!

**Dividends declared for the period of**

**July 1, 2018 to September 30, 2018**

	<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.

**2018 Christmas Club checks were mailed out or deposited into accounts on 09/29. Make sure to check your mailbox! 2019 Christmas Clubs began immediately. Stop by and pick up your gift!**

*Interested in a club account? Stop by and see us today!*

*\*Gifts are for existing and new club holders\**

# Season of Scammers

With the holidays approaching, 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

