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## *What to watch out for this holiday season*

It's that time of year! The holidays are coming up, and the gift buying is about to be in full swing. As we debate when is a good time to decorate and what we are purchasing as gifts, just keep in mind this is the time of year that we see the most fraud happen.



- Why did my debit card get shut off?
- How did they get my card information?
- Where did this check come from?

These are all questions we hear all year round, but especially during the holidays.

First, let's talk about scams.

If you ever receive a check in the mail for something that you weren't expecting, it is probably fraudulent. Always know where checks are from before you cash them. Also, be aware that any time you win something, no one should ever ask for money back. That is a scam. Never send money to someone you do not know. Also, be cautious about who you give information to on the phone, or give access to your computer. If you get a call asking for personal information, do not give it to them. Hang up and call the company who they say they are and ask them.

Next, the dreaded debit card fraud!

There are so many ways that hackers can get your card information. There may have been a skimming device on an ATM or Gas Pump, or you may have tried to purchase something with it on an unsecure website. We have all been there at some point or another. These are the most frequent types of fraud that we see, but we do have procedures in place to help keep it to a minimum. Pennstar does have a fraud network that will text or call you to see if a transaction was attempted by you or not. All you have to do is respond "yes" or "no". They will never ask you for your card number. If the transaction was a legitimate attempt, the card will be left active. If it was not, be prepared for the card to be shut down. This is for your protection. If someone does have your card information, we don't want them to have any more access to your funds. You might be wondering; how can I keep this from happening? There is always a risk of occurring, but just be careful what websites you are using your card on, and be mindful of skimming devices. The card reader or PIN pad on machines should never be loose, or able to pull off of the machine. The last thing you can do is remember, your debit card is YOUR card. Do not share it with anyone who does not have access to your account. This is called "friendly fraud". Never give your PIN to anyone else, and keep your card numbers to yourself. We do see members getting taken advantage by this more frequently than we would like. Always protect yourself!



If any of these happen to you this holiday season, please give us a call right away so we can help you with it. We are here for our members, and here to help the best we can!

## HOLIDAY CLUBS

**Our Holiday Club accounts will be paying out on October 1<sup>st</sup>. For our members who are unaware of our Holiday Club accounts, this is a way to save for the holiday season. The accounts do have a higher annual percentage yield than regular savings accounts. You can put up to \$500.00 a month in it, it accrues interest all year, and it pays out at the end of September. The funds are then transferred to either your checking, or share account, or you can even opt to have a check sent to you by mail. This way you are ready for the shopping season!**

**If you have any questions, please feel free to talk to any of our tellers or member service representatives. We love talking to you, and talking about the credit union and all the products that you can take advantage of!**

## KIDS CORNER

Happy Birthday to the Kids Club members who celebrated their birthday this past quarter! Happy Belated birthday to those who celebrated in July, Caroline, Easton, Bentley, Abigail, Kensley, Benjamin, Conner, and Haylee! We also want to wish a Happy Birthday to those who celebrated in August, Bristol, Theodore, Cole, Aliza, Griffin, Emmalyn, Brett, Benjamin, Brendon, Keenan, Kendall, Elliot, Aubree, Thomas and Abigail. Finally, a Happy Belated Birthday to everyone from September, Maverick, Claudio, Liam, Jesse, Bryson, Marcus, Carson, William, Avery, Macallen, Nico, Owen, and Samuel!

For our Kids Club Members Celebrating Birthdays coming up, don't forget to check your mail for your birthday card! Then come bring it in for a present from us!

We also want to wish a big Congrats to our Super Star Saver BRISTOL!



If YOU want to be the next Super Star Saver, you can earn tickets for your chance by depositing \$10 into your account, bringing your passbook with you, bringing us your Kids Corner section of the newsletter, or drawing us a picture of something fun you did this summer! We hope to see you soon!

# Q&A with the Credit Union

Sometimes our staff gets a lot of questions about the Credit Union and for help with their finances. We are a Credit Union, and our motto is "People Helping People", so we love to answer all of your questions the best we can! Try out these statements and let us know if you think they are True or False! Don't forget to fill it out, and bring it back in by December 30<sup>th</sup>, 2022 and we will enter you into a drawing for dinner on Pennstar! \*\*Dinner gift card up to a \$25.00 value

1. The Credit Union does not help you if there is Fraud on your account. TRUE or FALSE?
2. Pennstar has a loan for almost every borrowing need you may have. TRUE or FALSE?
3. Pennstar does not have any type of payment protection on your loans you have through the credit union. TRUE or FALSE?
4. Debit card fraud is the most common type of fraud we see. TRUE or FALSE?
5. We offer accounts to kids that have special perks such as birthday presents and chances to win prizes every quarter. TRUE or FALSE?

Name:

Phone:

### *A message from the Loan Desk*

One thing most people struggle with is shopping for a new car. Not only is it a big purchase that you want to make sure you are making the right decision on, but it is also a payment that you are going to be making for the next 5-7 years. Have no fear, we are here to help you out! Don't forget about your credit union when this time comes. We are all about our motto of "people helping people". Not only do we have competitive rates for you, but we also have a team of loan underwriters that make the process easy on you. On top of the friendly faces here, we also have other options when purchasing your car that dealerships cannot offer you such as Debt Protection as well as GAP insurance and Warranties.

Don't forget, you are the reason why we can offer the best rates in our lending and savings accounts. We thank you for thinking of your credit union when you have financial needs!



Looking for "stocking stuffers" or sweet treats for this holiday season? We sell Daffins Candy Bars! Our candy bar sales benefit the Pennstar Federal Credit Union Scholarships we give out each year to some of our members who are furthering their education. On behalf of our staff here, and every recipient we have had or will have, we thank you for contributing to the scholarship fund!



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