

# Shared Interest

## Letter From The President

Hello Credit Union Family Members!

Fraud is a growing concern and protecting your information, identity, and accounts is our top priority.

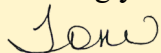
Here are three simple steps that can reduce your risk of fraud:

- **Use strong passwords.** It's worth your time to update all of your passwords to contain upper and lower case letters, numbers, and symbols.
- **Refuse personal information requests.** NEVER give your account number, social security number, or card numbers to anyone who contacts you.
- **Order your free credit report.** Request a copy of your credit report and review for unauthorized accounts. To obtain a free copy of your report, visit [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228.

Be sure to read about prevalent scams on the back side of this newsletter. For more information about identity theft, visit [ftc.gov/idtheft](http://ftc.gov/idtheft).

On the bright side, the holidays are just around the corner. I wish you and your family a healthy, happy, and safe holiday season!

Serving you,



Toni J. Winkas-President

## Our Mission

*"Muskegon Federal Credit Union is committed to providing you with innovative ways to meet your financial needs and responsibilities. We endeavor to maintain a strong financial status while providing a professional and friendly atmosphere."*

## Our Doors Are Open!

***Our lobbies are open!  
Come in to apply for a loan and take  
advantage of our low, low rates!***



\*APR=Annual Percentage Rate. Your rate is based on your credit history and term of the loan and may be higher. Rates and terms are subject to change.

## Get Paid Early!

***Post your pending deposit instantly with  
Instant Deposit\****

It's simple to do:

- Sign into your online or mobile banking.
- Click on My Accounts.
- Click on ACH Transactions.
- Find the pending ACH deposit you want to deposit and click on Post Now.

Get notified of your upcoming deposits by enrolling in eAlerts and eNotices.

\*There is a \$10 ACH Early Posting fee that will be assessed. The funds for this fee must be available in the account prior to posting the Instant Deposit.

## Scam Alerts

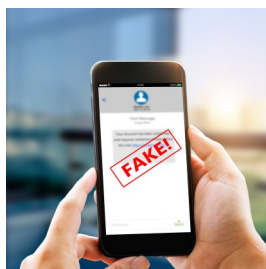
Scams are more prevalent than ever and we all need to take steps to protect our information and one of the best ways is to be aware of what scams are out there. Here are a few to watch out for:

### Student Loan Forgiveness Scams

Phone call, text, and email scams are out there claiming to expedite your Student Loan Forgiveness credit for a fee. These scams are designed to get important personal information. For information about Student Loan Forgiveness, visit [studentaid.gov](http://studentaid.gov).

### Text Message Scams

Text message scams or “smishing” is when a scam artist poses as a financial institution, government agency, or business stating your account has been closed or locked out. To have the account reinstated or unlocked, you must provide your personal or financial information. This type of message is fraudulent, do not reply.

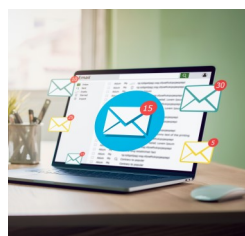


### Check Payment or Money Transfer Scams

A buyer may be interested in purchasing an item you are selling and offers to overpay you with a fraudulent check. The buyer then requests you return the remaining funds via a wire transfer, MoneyGram, or Western Union. Fraudsters hope you will send them the money before the check is reported as fraudulent.

### E-mail Scams

Fraudulent emails known as phishing scams pose as a financial institution or trusted business (Amazon, Apple, Google, etc.) to try to obtain your personal information. These scams often mimic the original site, so it is important to verify the source of all emails. Do not input any personal information without verifying the destination.



### Scams Involving Gift Cards

Many scams involve the use of gift cards. Many fraudsters ask for gift cards because they are untraceable and have immediate access to the funds. Once the money is spent, it is gone. Businesses and government agencies will never ask for a gift card as payment if it's legitimate. Gift cards are intended as gifts, not payments.

## Holiday Closings

### Thanksgiving

November 24th & 25th

### Christmas

December 24th & 26th

### New Year's Eve

December 31st

### New Year's Day

January 2nd

## ACH Deposits & Withdrawals

There has been an increase of invalid ACH deposits or withdrawals due to incorrect account numbers with missing account suffixes. It is important that the correct account numbers and suffixes are used to prevent any delays in processing your ACH transactions. Please ask a Member Service Representative to verify you're using the correct account information.

## Youth Corner

*Great gift ideas available here!*

- Open a Youth Savings Account
- Deposit money into a Youth Share Certificate
- Visa Gift Cards
- Discount Cinema Tickets

### Main Branch

65 W. Laketon Avenue  
Muskegon, MI 49441

#### Lobby Hours:

Monday-Friday 9:00-5:00

#### Drive-Up Hours:

Monday-Thursday 9:00-5:00  
Friday 9:00-5:30



Voice Response: 1-800-860-5704

Toll Free: 1-877-574-2200

Phone or Text: 231-722-7285

Fax: 231-722-6167

[www.muskfedcu.com](http://www.muskfedcu.com)



### Holton Road Branch

1700 Holton Road  
North Muskegon, MI 49445

#### Lobby Hours:

Monday-Friday 9:00-5:00

#### Drive-Up Hours:

Monday-Friday 9:00-5:00  
Saturday 9:00-12:00