



## Do We Have Your Correct Contact Information?

In order to better protect your accounts, please give us your mobile phone number. We can then set this number as your primary contact number. This will be especially important for our credit card and debit cardholders. When you are shopping or on vacation, the card fraud department will know how to reach you directly to verify if transactions are legitimate or fraudulent. You can also update your contact information in NetTeller: Log in at [frbfcu.org](http://frbfcu.org), then click on “Messages.” From there you can submit a secure message with your current contact information, including mobile phone number, email and any other preferred contact method.

## GROW YOUR MONEY FASTER WITH OUR TERM SHARE CERTIFICATE

TERM	Six Months	One Year	Two Years	Three Years	Four Years	Five Years
<b>DIVIDEND RATE</b>	<b>0.70%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.75%</b>
<b>*ANNUAL PERCENTAGE YIELD</b>	<b>0.70%</b>	<b>2.02%</b>	<b>2.28%</b>	<b>2.53%</b>	<b>2.53%</b>	<b>2.79%</b>

\*APY: Annual Percentage Yield. Limited time only. Rates subject to change at any time. \$1,000 minimum deposit required to open. A penalty may be imposed for early withdrawal. Terms and qualifications apply. This credit union is federally insured by the National Credit Union Administration.



## Carry Your Credit Union with You in Your Back Pocket with Our Mobile App

Our mobile app gives you instant access to your accounts anywhere you take your smartphone. You can check account balances, pay bills, transfer funds and even deposit checks on the go. It's like having your own personal branch in your back pocket!



**YOUR CREDIT UNION, NOT FOR PROFIT, BUT FOR SERVICE**



**YOUR CAR LOAN WILL BE VERY HAPPY IN OUR CART!  
CAR LOAN RATES AS LOW AS 2.50% APR\***



## **FAKE CHECKS**

It's your lucky day! You just won a foreign lottery! The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you'll get your prize.

There's just one catch: this is a scam. The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake. And you're out the money because the money you wired can't be retrieved, and you're responsible for the checks you deposit — even though you don't know they're fake. This is just one example of a counterfeit check scam that could leave you scratching your head.

For more Fake Check resources,

visit <https://www.consumer.ftc.gov/articles/0159-fake-checks>



### **SAVING FOR YOUR FUTURE**

Go to our website  
[www.frbfcu.org/accounts](http://www.frbfcu.org/accounts)  
to find out !

### **NEW ECCLES BRANCH HOURS**

MONDAY - FRIDAY

**2:00 P.M. to 3:30 P.M.**

