JULY 2023

PRESIDENT'S CORNER

I would like to take a moment to discuss an issue that doesn't seem to be going away. Fraud is more prevalent than ever. Impostors are taking over accounts by impersonating other individuals. Suspects are falsifying driver's licenses, passport cards, and IDs with legitimate consumer information to request a cash withdrawal or a check payable to a business from the victim's account. Unfortunately, this kind of fraud is happening everywhere – even in our backyard.

I encourage you to take these steps to prevent Account Takeover Fraud. You must protect your personal information. Only provide details to people you know are using it for legitimate purposes.



Sincerely,

Mark K. Hudzik President & CEO

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When using the Internet, update your online passwords regularly, choose longer, more complex passwords, and practice online awareness by not clicking unknown links, safeguarding your information, and monitoring your accounts for unauthorized transactions.

I suggest enrolling all of your cards in VISA Purchase Alerts. You can receive a text or email immediately every time your VISA debit or credit card is used at the store or online.

BEAT YOUR RATE!



Refinance your auto loan with us and we will match or beat your current rate! Our rates are as low as 3.69% APR* on new and used auto loans for up to 36 months! We have other rates and terms available as well.

Visit
infirstfcu.org
for more information.

'APR= Annual Percentage Rate. The APR listed is the lowest available rate for the term. Rates, terms, and conditions are subject to change and vary based on creditworthiness, income, and other qualifications. No other discounts apply. Payment example: 36 monthly payments of \$29.32 per \$1,000.00 borrowed. At no time can the discounted loan rate be lower than the credit union's designated floor rate

SWIPE-IT SWEEPSTAKES

Use your VISA Rewards Credit Card now through August 1st to be entered into our Swipe-It Sweepstakes! Each time you make a purchase counts as another entry to win. Prizes include a Big Screen TV, a Blackstone Griddle, a Travel Voucher, or 40,000 Rewards Points. No purchase is necessary. For Official Rules, visit infirstfcu.org.





Make memories this Summer. Use your VISA Rewards Credit Card for Summer Travel and earn 5X the Rewards Points all month long. Visit infirstfcu.org for more information.



CERTIFICATE SPECIAL

Choose the best of the bunch and earn 5.00% APY* when you open any Pick Your Term Certificate!

Visit **infirstfcu.org** for details!

*APY= Annual Percentage Yield.

A penalty will be assessed for early withdrawal.



DID YOU KNOW?

Your family members are eligible for membership with the credit union. Eligible family members include spouses, children, siblings, parents, and grandparents, as well as step-parents, stepchildren, step-siblings, domestic partners, and adoptive relationships.

Visit infirstfcu.org to refer a family member today.