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October 3, 2015

Credit Union News for Members

AVOIDING SCAMS & FRAUD!

It's unbelievable! You've probably seen newspaper articles and TV news stories about fraudulent activity in its ugly ever-more-frequent happenstance. People are being called by the "IRS," banks in which they don't even have an account, and other actors who sound ever so convincing as they try to extort innocent people.

Fortunately, most of our members have been savvy enough to hang up right away or, in some other way, avoid the scammers. In the event one of these ne'er-do-wells get close to you via phone or otherwise, **PLEASE be suspicious!**

First and foremost: **WE WILL NEVER CALL YOU TO ASK FOR ANY DETAILS from your debit card; nor will any other merchant or bank!** And, regarding our debit cards, please find really good advice on our web site; just go to the "Family Matters" tab, and then choose the fourth item down on the left, entitled, "Debit Card Fraud."

Here are some scams you may never have heard about, courtesy of the Better Business Bureau's site, <http://www.bbb.org/council/news-events/lists/bbb-scam-alerts/>

- Scammers using new "Apps" to fool users; with fake emails, they'll get information about you. The latest is the new "WhatsApp" app,
- **Sweepstakes** scams - you win! You get a check to cover your taxes! You deposit the check; it's no good & you're on the hook for the funds. Watch out! Be wary!
 - ***Don't pay up to claim your prize.** You should never have to pay money or buy products in order to receive a prize. Be especially wary of requests to wire money or use a prepaid debit card.
 - ***Be wary of email announcements.** Major sweepstakes organizations sometimes email about smaller prizes, but they usually show up at your house with a big check if you're a big winner.
 - ***You can't win a contest you didn't enter.** You need to buy a ticket or complete an application to participate in a contest or lottery. Be very careful if you've been selected as a winner for a contest you never entered.
 - ***Verify -- but not by using a source scammers give you.** Check if an offer is real, but don't call the phone number in the email or website you suspect may be a scam. If it is a con, chances are the person on the other line will be involved, too.
- **Fake versions of real Emails**--Here at the credit union, we've been told our "airline tickets are ready" (We don't order airline tickets here.), our "package we ordered couldn't be delivered" (We didn't order any; but the scammers are counting on our opening the email!). Don't respond to scam emails like these!
- **Fake customer service numbers**--You have an issue with your credit card, so you search online for the card issuer's phone number. You dial the number at the top of the search results and get a recorded message. It prompts you to enter your credit card number and other information. Don't fall for it! Scammers are purchasing toll free numbers and promoting them through search ads and fraudulent websites. In a hurry, consumers simply dial the first number, not realizing it's a scammer's ad!

In other cases, scammers purchase numbers very similar to the real customer support line and prey on customers who misdial. This scam is not limited to credit cards; con artists are also pulling this trick with popular retail brands, as well. **(Cont'd, p. 2)**

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8/31 Box Score

- Members: 1,258
- Assets: \$15,783,919
- Shares: \$13,918,706
- Loans \$8,366,877
- YTD Loans \$2,615,328
- Draft Accounts 457

Christmas Club PAYOUT, 10/16



Clubs will be closed into checking on that date.

You'll get a check in the mail if you don't have a draft (checking) account.

Call by 10/13 for different arrangements or changes in your club.

Next year's club starts automatically if you do nothing.

FALL DIVIDENDS ANNOUNCED

These are the 9.30 dividends and are NOT guaranteed to be the same on 12/31.

Split-rate Category	Q3 APR	Q3 APY
\$50,000 - and over	.250%	.250%
\$25,000 - \$49,999.99	.200%	.200%
\$10,000 - \$24,999.99	.150%	.150%
\$300 - \$9,999.99	.150%	.150%
\$ 0 - \$299.99	.000%	.000%

AVOIDING SCAMS . . . (from page 1)

To avoid fake phone numbers, **be wary of numbers you see in ads you find on line.** Frequently, the slots at the top and sides of search results are for sale. This means scammers can buy these spaces and use them to promote fake phone numbers. **Find the customer service number on your card.** That is always your best first option for reaching your card issuer. **Look for the company's official website.** If you don't have your credit/debit card handy, be sure to look on the official website. **Try other ways to contact the company.** Without an official customer service number, contact the company by other means, such as email or a live chat.

There are just too many scams to list. Others involve hiding a phishing scam in a Google document, home-improvement "deals," IRS impersonators, and so on. Our best advice to you: **Be wary; be cautious; and remember: There truly is no such thing as a free lunch!**



With the holidays approaching, **BE EXTRA CAUTIOUS** using your **debit card.** 'Tis the season for **FRAUD!** Don't get scammed! **IF** you use it on the internet, do so only on trusted sites. It really is **better if you use a credit card for internet purchases.**

LOAN RATES STILL PUT YOU IN THE DRIVER'S SEAT WITH BIG SAVINGS!

You'll be happy to know that we are still offering low rates on auto loans. When you visit our website, you'll see great rates on fully-secured and home-equity loans too!

NEW CARS		
2016, 2015, & 2014	to 36 months	2.00%
New or "almost new"	to 72 months	3.00%
	73-84 months	4.50%
A car's age changes 10/1.		
A "new" car can have up to 20,000 miles.		

By the time you read this, cars' ages will have changed, but note the opportunities for big savings remain. Call **BEFORE** you visit the dealer, so you don't get caught up in a "deal" that might not be as good as it sounds.

USED CARS	
3- & 4-year old cars (2012/2013)	
to 48 months	3.50%
to 72 months	4.00%
5- & 6-year old cars (2010/2011)	
to 48 months	4.00%
to 72 months	4.50%
Older cars (2009 or older)	
to 36 months	6.00%
to 48 months	7.00%



Chalk Dust

Good Grief! Please Call Us . . .

. . . **before** you sign loan docs in the dealer's F & I office! Not only can you benefit from our great rates and terms, but also other benefits, such as cheap credit-disability, free life insurance up to \$15,000, and cheaper GAP coverage (\$145 here; up to \$850 there!)

Money-Saving Movie Tickets Available

CINEMARK ~ Platinum (any show) 8.00
DIETRICH THEATRE

Child, \$5 ~ Senior, \$6 ~Adult, \$7.50
MOVIES 14, Wilkes-Barre 7.25
REGAL (Dickson City) \$7~Premium \$8.00

Holiday Hours

Please note that we will be

CLOSED

- ◆ October 12 - Columbus Day
 - ◆ November 11 - Veterans' Day
 - ◆ November 26 - Thanksgiving
 - ◆ December 25 - Christmas
 - ◆ January 1, 2016 - New Year's Day
- CLOSING EARLY**
- ◆ December 24; 1 p.m. - Christmas Eve
 - ◆ December 31; 1 p.m. - New Year's Eve

Official NADA Used-Car Guide & New-Car Cost Guide (dealer cost) are available in either office for you!

You might also check our **WEB SITE,** www.creducomp.com/wcsefcu where we have links to

- ◆ how much car you can afford
- ◆ car values
- ◆ leasing vs. purchasing
- ◆ rebate vs. 0% financing
- ◆ loan payment calculator, and
- ◆ a loan application to complete

Your savings insured to \$250,000

NCUA

National Credit Union Administration,
a U. S. Government Agency