

# MYC1CU NEWS

COMMUNITY 1<sup>ST</sup> CREDIT UNION &  
GENERATIONS - A DIVISION OF C1CU  
eNEWSLETTER  
WWW.MYC1CU.COM

FALL  
2021

YOU ARE INVITED!

## ANNUAL MEMBERSHIP MEETING

VIRTUAL WEBINAR, DEC 9TH, 6PM

We will be holding our Annual Membership Meeting virtually on December 9th at 6pm. You'll have an opportunity to meet your CEO, Bill Paulen, and the volunteers that serve on our Board of Directors and Supervisory Committee. We will discuss our achievements from 2020, share the vision we have for your credit union's future, and showcase our plan for success in 2021. We will show you first-hand how important it is to us that we put our members' needs above all else.

At this meeting we will choose our next Board and Supervisory Committee representatives. The annual meeting is a great way to get to know us not only at the branch level, but also the management team and other members of your extended Credit Union Community, so please join us.

Keep an eye on our website, branches, facebook page and your email for updates. Stay tuned for more details.

## INTRODUCING HaloCar

Community 1st Credit Union has partnered with HaloCar to provide a one-of-a-kind car-buying process that is free to you as a valued member. HaloCar has negotiated special pricing on every new and used vehicle at approved HaloCar dealerships listed on our website. Purchase from one of these dealers and you get special pricing – it's that simple! In this article, we'll breakdown how simple and amazing it is.

**Get Your Pre-Approval.** Visit our website to start your application and pre-approval process.

**Choose Your Car.** Once you are pre-approved by us, you will receive an email with step-by-step instructions to buy the car of your dreams. HaloCar works with all makes including used cars. They'll only send you to the top dealers so that our members do not get stuck with a shady car salesman. You get to choose your desired car with zero haggling over price.

**Drive Your Car Home.** After selecting your ride, you will sign paperwork at the dealership so can drive your car home. The finance manager at the dealership will forward us the paperwork to review and finalize. When they are ready, we will email you the official loan documents to signed electronically on your computer, tablet or smart phone securely. Just like that, your loan is complete.

To find how you can get started purchasing your next ride today **visit our website at <https://community1st.gohalocar.com/>**

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## HOLIDAY CLOSURES

Indigenous Peoples' Day  
October 11th

Veteran's Day  
November 11th

Thanksgiving  
November 25th

## IMPORTANT DATES

Halloween  
October 31st

Daylight Saving  
Time Ends  
November 7th

Annual Membership  
Meeting  
December 9th

# HOW TO PREVENT BEING SCAMMED



**Cybercrime is at an all-time high** in our country and while we work hard to ensure your information is protected and secure, there are some simple steps you can take to prevent from being scammed. The majority of Bad Actors use increasingly complicated methods to deceive their victims into willingly giving up personal information or paying money to them directly. Victims of these crimes have suffered the loss of relationships, positive credit history and thousands of dollars. In this article, we will share some **simple ways to recognize a scam** and what you can do to prevent it.

## How do you recognize a scam?

**Scammers will often misrepresent** themselves as something official (bank, IRS, a legal office, etc). They will even use special technology to change how their information shows up on your phone, allowing them to disarm you enough to answer a call or open an email or text message. So how can you recognize a scam?

**Presenting You with a Problem:** Scammers like to put you in a position of urgent stress. This is accomplished by telling their victim that there is either a problem or a prize that has to be dealt with immediately. Some examples of problems are a legal issue, a family member having an emergency, or a virus on your computer/phone, etc.

**Turning Up the Pressure:** Are you being told that you have to act NOW to save your job, clear a warrant, or save all the files on your computer? A scammer will almost always insist that you have to act immediately and will keep the pressure on so that you feel as though you have no time to think it through.

**Ways to Pay:** The way you are asked to pay when being scammed is always an indicator that something isn't right. Popular methods of payment for a scammer include buying a prepaid debit/gift card and giving the individual the numbers from the back, sending money through a wire transfer company, or sending you a check to deposit and ask you to send them the money. The check ends up being fake and the scammer has made off with your cash.

## How to Protect Yourself Against the Scam

While these scammers will work tirelessly to victimize others, their methods can be easily avoided by practicing some simple routines once you've learned to spot the scam right from the start.

**1. Do not disclose** your financial or private information to someone if you did not initiate the transaction. Whether you received a phone call, a text message, or an email, there is a tried-and-true way to be sure you are talking to legitimate authorized individual. Call the organization or individual at a trusted phone number and ask. You can find a trusted number from a company website, billing statement, a saved contact in your phone, etc. Assume that the person calling/texting/emailing may be misleading you. Better safe than sorry!

**2. Do not act immediately.** Resist the pressure to take action right away. A legitimate business, law office, etc would allow you the time to think about your options and call back (at a trusted number!)

**3. Do not deposit a check and send money back to someone.** You are probably not in the check cashing business. Leave that to the professionals and financial institutions. If you are being asked to provide money this way or by purchasing gift or prepaid Visa cards – STOP.

The threat of being scammed can be a frightening ordeal but if you stay calm, recognize the signs, avoid taking any actions and verify the information at a trusted source, you can stay safe and protected.

