

TME

THE INSIDE NEWS

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PREVENT IDENTITY THEFT

Identity Theft occurs when someone possesses or uses your name, address, social security number, bank or credit card account number or other identifying information without your knowledge, with the intent to commit fraud or other crimes.

There is no guarantee that you will never become a victim of some form of identity theft. However, there are some simple steps you can take to protect yourself.

1. Never provide your personal information in response to an unsolicited phone call, email or text message. If you don't initiate the communication, don't give out personal, account or credit/debit card information. Don't be intimidated by communications that are aggressive and claim that there are dire consequences for not providing your personal information.
2. Shred everything. Credit card statements, solicitations, and other documents that contain private financial information.
3. Review your accounts regularly. Get in the habit of reviewing your paper statements as soon as they arrive in the mail or reviewing your accounts online on a regular basis.
4. Only carry with you the credit and charge cards that you really need. Leave all others at home in a secure place.
5. Protect your computer. Install virus and spyware protection and make sure it is always up-to-date.
6. Take your receipts at ATMs, financial institutions, or unattended gasoline pumps with you.
7. Make sure your passwords and PIN numbers are secure.
8. Keep your information with us up-to-date. It is important that we have your current daytime phone number, including your cell phone number, in case we need to validate a transaction with you.
9. Keep a full list of your account numbers. Have a list of contact info along with all of your account numbers on file in a safe place (preferably so you can cancel cards quickly and order replacements should you lose your purse or wallet...whether it is by an identity thief or not).

Remember, if you suspect you are a victim of identity fraud, time is of the essence. Contact federal and local law enforcement immediately, and then began contacting your financial institutions to report the fact that your information has been compromised.

Christmas Club Account

On Monday, October 3, 2016 we will automatically transfer the funds from your Christmas Club Account directly into your Savings Account.



WE HAVE RATES AS LOW AS 1.75% APR*

If you want an affordable rate, convenient terms, and incredible service, TME Federal Credit Union is the right place to be. Stop by or give us a call and check out the great deals your credit union has to offer.

*Annual Percentage Rate
All loans subject to credit approval.



eSTATEMENTS

TME Federal Credit Union's eStatements can help simplify your life and are a great way to go green. Instead of receiving your statement in the mail every month, you'll get your statement delivered through our secured Online Banking Service NETBRANCH. You can easily check your monthly or quarterly statement activity as well as help to preserve the natural resources of our planet.

Sign up for our online banking service NETBRANCH today. If you need assistance setting up NETBRANCH, please call or stop by our office.



FOR YOUR VISA DEBIT CARD PROTECTION

Please update your cell and home phone number with the credit union. To protect your account, we monitor unusual DEBIT CARD transactions for possible fraudulent activity. We may need to contact you regarding unusual activities on your account, such as a change in location or an unusual string of purchases from your normal pattern of usage. If we need to reach you, we will not ask you for your card or account number, but will ask you to verify a specific transaction.

- Please keep us up to date with all your current phone numbers and contact information. This helps for quick notification.

- Should you be traveling/vacationing in the United States for an extended period of time, contact us prior to your departure. If we suddenly see suspicious charges on your account, we may put a temporary hold or restrict your card to protect you from identity fraud.

- Debit card access is limited outside of the United States. If you will be traveling to a foreign country, you will need to call the credit union at 304-748-5811

REMINDERS

- The Supervisory Committee will be conducting its annual audit of accounts. Please compare your statement with your records and advise the Supervisory Committee of any discrepancies.

Mail to:

**Supervisory Committee
TME Federal Credit Union
PO Box 336
Weirton, WV 26062**

- When mailing deposits or loan payments, please use the following mailing address:



**TME Federal Credit Union
3016 West Street
Weirton, WV 26062**

- If you are moving or your mailing address has changed, we must have the change in writing. You can either mail it to us or fax it to us at 304-748-5495

- We are updating member profiles in our system and have the ability to input e-mail addresses. Please be sure to give it to us the next time you call or stop by.

Our Offices Will Be Closed on the following holidays:

**Labor Day - Monday, September 5th
Columbus Day - Monday, October 10th**

WE'RE HERE TO SERVE YOU! TME Federal Credit Union

3016 West Street Weirton, WV 26062
304-748-5811 | www.tme-fcu.org



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