



# Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



WWW.FIRSTCHOICECREDITUNION.COM

OCTOBER 2018

## INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is October 18, 2018. Sign up at the Credit Union before October 18th, to register to win one of 40-\$20 cash prizes. The drawing will take place on October 18th at 8 AM. Stop at the credit union on the 18th and 19th and have a snack on us; and to see if you are one of the lucky winners. **Please note: 1 entry per person per visit to the Credit Union. You must be a member to win.**

**We will be closed on Thursday, November 22, 2018  
to celebrate Thanksgiving with our families.**



## *Have You Signed Up For Shazam BOLT\$ Yet?*

*Use this app on your smart phone to set up alerts and the option to block your Debit Card instantly if you misplace it, then unlock it when you find it. The alerts will let you receive notices for specific amounts, phone or internet transactions, or fraud from non USA transactions. To load the app go to online banking at our website ([www.firstchoicecreditunion.com](http://www.firstchoicecreditunion.com)). Call us with questions.*

## Annual Account Verification

First Choice Credit Union's audit committee is doing an account verification on all accounts. If you have any questions, in regard to your statement, please forward all questions to the audit committee members Myron Westphal at (715) 693-0860, Jeff Zondlo at (715) 387-2605 or Ronald Koepke at (715) 384-2610.

## **How to Protect Your Cards and Account Information For Credit and ATM or Debit Cards**

- **Don't disclose your account number** over the phone unless you initiate the call.
- **Guard your account information.** Never leave it out in the open or write it on an envelope.
- **Keep a record of your account numbers**, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- **Draw a line through blank spaces** on charge or debit slips above the total so the amount can't be changed.
- **Never let your card out of your sight!**
- **Tear up copies** and save your receipts to check against your monthly statements.
- **Cut up old cards** – cutting through the account number - before you throw them away.
- **Open your monthly statements promptly** and compare them to your receipts. Report mistakes or discrepancies as soon as possible.
- **Carry only the cards you need.** Know your overall daily limits.
- **Don't carry your PIN in your wallet, purse or pocket** - or write it on your ATM or debit card. Memorize it. Don't use your birth date, address, phone or social security number as your pin number.
- **Never write your PIN** on the outside of a deposit slip, envelope, or other papers that could be lost or looked at.
- **Carefully check your ATM or debit card transactions**; the funds for this item will be quickly transferred out of your checking or other deposit account. **We offer FREE Mobile and Online banking!**
- **Periodically check your account activity**, especially if you bank online. Compare the current balance and transactions on your statement to those you've recorded. Report any discrepancies to your card issuer immediately.
- **DO NOT USE AN ATM IF IT LOOKS SUSPICIOUS, IT MIGHT HAVE A SKIMMING DEVICE!**

# Bright Beginnings Coloring Contest

This month's Bright Beginnings account activity will be a Halloween Coloring Contest. Every entry dropped off will get to pick a surprise from our treasure chest. The contest starts October 1st and will end October 31st. We will be doing four age categories, 0-4yrs., 5-7 yrs., 8-11 yrs., and 12yrs and up. There will be a 1st, 2nd, and 3rd place prize awarded for each age group. First place will receive \$10.00, second place will receive \$5.00, and third place will receive \$3.00. **Limit one entry per child.** *(No purchase necessary)*

*Bright Beginnings is a special savings account for our future savers at the credit union. This account has great incentives for kids to earn money and watch it grow as they deposit money into their savings account. Account holders can use the account from birth through their 18th birthday. Bright Beginners will receive a birthday card with a voucher for a \$2.00 deposit into their account, cash drawings, higher interest rates, no minimum balance, activities, saving incentives, coloring contests, games, and rewards for good grades (up to \$5.00 per semester).*



HAPPY  
HALLOWEEN

## Christmas Club

Christmas Club funds will be disbursed on November 1, 2018. If you wish to change how you will receive your Christmas Club money, please contact the credit union. You have the option to receive a check in the mail, or have it deposited into your savings or checking account. For those of you who don't have a Christmas Club account with us, it's not too late! Christmas can be a difficult time financially, and we would like to help you have a stress free holiday season. To open your account, please contact a member service rep. for details.

## A NOTE FROM THE PRESIDENT'S DESK

At First Choice Credit Union, one of our most important services is making loans to our members for many different reasons. We operate under "Risk Based Pricing", which means that the higher an individual's credit score, the lower the interest rate charged on the loan. Having a higher credit score makes our job easier and allows you to pay less interest because you get a lower loan rate. Over time, I will be sharing some information on how to increase your credit score and some tips about managing your credit.

\*myFico.com states that 35% of your FICO Score is based on payment history. Past problems like missed payments or late payments are not easily fixed. A few tips are:

- **Pay your bills on time each month.** Delinquent payments can have a negative impact on your FICO score.
- **If you have missed payments, get current and stay current.** The longer you pay your bills on time after being late, the more your FICO score should increase.
- **If you have trouble making your payments, contact your creditors.** We cannot help you if we do not know the problem you are facing. If you manage your credit and pay on time, your score should increase over time.
- **Avoid impulse purchases.** Think through your financial decisions and make wise use of credit.

Rob Schulz

(source:myFICO.com)



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