



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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SEPTEMBER 30th, 2023

ANNUAL ACCOUNT VERIFICATION

Each year, First Choice Credit Union's Audit Committee conducts an account verification on all of our members' accounts. This year, we are outsourcing this project, so you will notice some changes in the look of your statement, as well as the envelope it is being mailed in. Please rest assured that this is your First Choice Credit Union quarterly statement. Also the statement is printed on both sides of the paper.

If you have any questions regarding your statement, please forward all questions to our Audit Committee members, Myron Westphal at (715) 212-7538, Ron Koepke at (715) 384-2610, or Jeff Zondlo at (715) 387-2605

**We will be closed on Thursday, November 23rd, 2023
to celebrate Thanksgiving with our families.**



INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is October 19th, 2023. Sign up at the Credit Union before October 19th to register to win one of 40-\$20 cash prizes. The drawing will take place October 19th at 8:00 AM. Stop at the Credit Union on the 19th or 20th to see if you are one of the lucky winners. Please note: 1 entry per person per visit to the Credit Union. No purchase necessary. We will also be providing snacks on October 19th & October 20th. Please stop in!

SHAZAM DEBIT CARD HOLDERS

SHAZAM will contact you if they feel there is suspicious activity happening with your debit card. It is very important for you to answer their phone call or respond to their message.

Please add this phone number to your contacts so you recognize the phone number when it appears on your phone. (855-219-5399) Acknowledging this phone call or message may prevent further fraud on your account and/or having your card blocked from further use.

We also strongly recommend downloading the BRELLA app. This is an app that helps you monitor your debit card. This app allows you to turn your debit card off/on, check your balance, and set alerts for your debit card.

BRIGHT BEGINNINGS COLORING CONTEST

For the month of October, we will have 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, 0-4 yrs, 5-7 yrs, 8-11 yrs, and 12 yrs 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).



CHRISTMAS CLUB

Christmas Club funds will be disbursed on November 1st, 2023. If you wish to change how you will receive your Christmas Club money, please contact your Credit Union by October 23rd, 2023. 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.

ADDRESS UPDATES REQUESTED

Please double-check your statement (or online account) to make sure that we have the most up-to-date address on file. We would also appreciate having your up-to-date phone number. You can email an address change request to service@firstchoicecreditunion.com or call us at (715) 387-8405. Thank you!

A NOTE FROM THE PRESIDENT'S DESK

SCAMS: Unfortunately, I feel the need to once again, bring up the subject of scams. This problem does not seem to be improving, only spreading, like the Canadian wildfires that have caused us to deal with air quality warnings on and off, this whole summer.

I was just made aware of a scam that was attempted on a member, we will call "Joe". Joe had received an email from "Norton Antivirus" saying that his contract was expiring and needed to pay a \$400 renewal fee. Joe called the phone number given in the email and told the person from "Norton" that he does not have Norton Antivirus on his laptop. The scammer asked if Joe was at his computer and wanted Joe to give them access to the computer. The scammer was very persistent, but thankfully, Joe was wise and terminated the call. We have also had a member fall prey to a "Romance Scam". This is where the scammer "plays the long game" and builds trust with a member through online communications, sometimes for a year or two. Once our member "trusts" this person, the scammer starts sending bogus checks to the member to have them deposit them and then send cashiers checks back to the scammer. They are either to help others or get money to "move to our area to be with the victim". These people are not your friends. They prey on lonely people who reach out in chat rooms and online relationship websites, and eventually drag our member into this messy situation. You can Google "Romance Scams" and get more details. Please do not do this.

We ask that you be cautious and do not give out your personal information, don't buy gift cards, and don't take calls from those you don't know. If you have any doubts, talk to a family member, friend, or call us to discuss the situation. We are here to help and don't want any of you, our members, to lose any of your hard-earned money.

Rob Schulz



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