

## Winter Newsletter 2021



### Need Cash and Quick?

Apply for a "Kwik Cash" personal line of credit!

- Available to use when you need it
- Limits from \$500 to \$5000
- Monthly payments based on the amount borrowed
- Apply only once with a yearly review
- Pay it down or pay it off and it's available to use again
- \$100 minimum transfer or cash withdrawal
- Set it as a backup overdraft protection
- Online transfers available directly to your account

Make it easy to get cash "Kwikly" when needed!

### Tips for Tax Season

Set up direct deposit for your tax return - it's easy and fast! Verify with your tax preparer that they have your most current checking or savings account information. View your information with online banking or save your December 2020 statements. Routing Number: 275979351

### Now Available!

Fixed Rate 15-Year First Mortgages  
Call to refinance your loan with Tri-County Credit Union

### Holiday Closings:

CHRISTMAS EVE DEC. 24  
CLOSING AT NOON

CHRISTMAS DAY DEC. 25

NEW YEAR'S DAY  
JAN. 2

MARTIN LUTHER KING, JR.  
DAY JAN. 18

PRESIDENT'S DAY FEB. 15



### Are there Spending Limits on My Tri-County Debit Card?

Yes. Limits help safeguard your money.

ATM Cash withdrawals: Max \$500 /day

Purchases: Max \$1000 /day

**Quick tip:** We realize that our membership relies on their debit cards. If you find yourself needing a limit increase due to a large purchase or withdrawal, call Pam 715-735-3913 or Liz 906-864-5555, to request a temporary increase.



### Annual Meeting Notice

We are currently working on a date. Due to COVID-19 and limits to gatherings we are unsure of the details. Thank you for your patience during this time!



## ATM SECURITY

- Treat your debit card the same as cash and keep it in a secure location.
- Do not lend your debit card to anyone.
- Memorize your PIN and keep it secret.
- Beware of any suspicious activity at the ATM or night deposit. Use only if well lit.
- When using an ATM, position yourself to prevent others from seeing your PIN.
- If you receive cash from the ATM, conceal it and count it after you leave the ATM.
- Do not accept assistance at an ATM.
- Look at your card receipts and any other items when you leave an ATM or night deposit.
- Compare your receipts with your monthly statement and notify us immediately of any errors or unauthorized transactions.

### 2021 Scholarships

Tri-County Credit Union will be awarding \$500 scholarships in honor of Edward O. Rynning who started the credit union over 80 years ago.

Members or children of members or legal guardians who are high school seniors are welcome to apply. Applications available on our website or at any location.

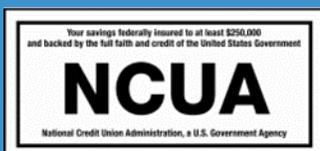
Applications due by April 20, 2021.

Don't let this year be a

Bah Humbug!

Start your Christmas Club  
with us today.

Funds will be paid out the  
end of October.



NMLS:40172

Visit our Menominee Location

912 14<sup>th</sup> Ave.  
906-864-5555

## Safeguarding Your Information

In today's high tech world, we are able to do things more quickly and conveniently electronically whether it is to send a letter via e-mail, pay bills or go shopping online. With this speedy increase also is increased risk. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. At *Tri-County Credit Union*, the security of our member's information is a priority. We are strongly committed to the safety and confidentiality of our member's records. One of the best ways to avoid fraud is to become an educated consumer and we would like to help you in this endeavor. Please take a moment to read this important notice on how to keep your accounts safe when conducting business online.

## How to Keep Yourself Safe in Cyberspace

An important part of online safety is knowledge. The more you know, the safer you'll be. Here are some tips to keep you safer in cyberspace:

1. **Set good passwords.** A good password is a combination of upper and lower case letters and numbers and one that is not easily guessed. Change your password frequently. Don't write it down or share it with others.
2. **Don't reveal personal information** via email. Emails and text messages can be masked to look like they are coming from a trusted source when they are actually from someone else. Play it safe, do not send your personal information such as account numbers, social security numbers, passwords etc. via email or texting.
3. **Don't download that file!** Opening files attached to emails can be dangerous especially when they are from someone you don't know as they can allow harmful malware or viruses to be downloaded onto your computer. Make sure you have a good antivirus program on your computer that is up-to-date.
4. **Links may not be what they seem.** Never log in from a link that is embedded in an email message. Criminals can use fake email addresses and make false web pages that mimic the page you requested. To avoid falling into this trap, type in the URL address directly and then log in.
5. **Web sites may not be what they seem.** Be aware if you navigate to a website from a link you don't type, you may end up at a site that looks like the correct one but isn't. Take time to verify that the web page you're visiting matches exactly with the URL that you were expecting.
6. **Logoff from sites when you are done.** When you are ready to leave a site you have logged into, logoff rather than just closing or 'X'ing out of that page.
7. **Monitor account activity.** Monitor your account activity regularly either online or by reviewing your monthly statements and report any unauthorized transactions right away.
8. **Assess your risk.** We recommend periodically assessing your online banking risk and put into place increased security controls where weaknesses are found; especially for members with business accounts. Some items to consider when assessing your online banking risk are:
  - Who has access to your online business accounts?
  - How and where are user names and passwords stored?
  - How strong are your passwords and are they periodically changed? Are they changed before or immediately after terminating an employee who had access to them?
  - Do you have dual controls or other checks and balances with respect to access to online banking transactions?

## What You Can Expect From *Tri-County Credit Union*

- *Tri-County Credit Union* will NEVER call, email or otherwise contact you and ask for your passwords or other online banking credentials.
- *Tri-County Credit Union* will NEVER contact you and ask for your credit or debit card number, PIN or 3-digit security code. Please see below for information about how our card provider, Elan, approaches customer service calls.

## Credit and Debit Cards

Our card provider, Elan, will identify themselves as Card Member Services. They will never ask for your card number, expiration date or CVC (security) code.

They will:

- Verify your street address.
- Verify the last four digits of your Social Security

They may:

- Ask for the last four digits of your card number.
- Ask to verify the amount of your last transaction or payment.
- If you are uncomfortable with the call, please hang up and call them back on the 800 number on the back of your card.

## Rights and Responsibilities

With respect to online banking and electronic fund transfers, the Federal government has put in place rights and responsibilities for both you and your credit union. These rights and responsibilities are described in the Account Information Disclosures you received when you opened your account with Tri-County Credit Union. Ultimately, if you notice suspicious activity on your account or experience security-related events, please contact *Tri-County Credit Union* ASAP at:

**(715) 735-3913 or (906) 864-5555**

To report a **lost or stolen Debit Card** anytime day or night, call

**(833) 337-6075**