



Winter Newsletter 2024

UNDERSTANDING IDENTITY THEFT



Learn how to protect yourself and others from fraud and scams.

Scams are constantly changing and you can protect yourself from knowing what to look out for. Fraud and scams can happen at any time and any place. It's important to know the warning signs.

- Don't share numbers or passwords for accounts, credit cards, or Social Security.
- Never pay up front for a promised prize. It's a scam if you are told that you must pay fees or taxes to receive a prize or other financial windfall.
- After hearing a sales pitch, take time to compare prices. Ask for information in writing and read it carefully.
- Too good to be true? Ask yourself why someone is trying so hard to give you a "great deal". If it sounds too good to be true, it probably is.

CYBER SECURITY AWARENESS

4 simple ways to keep your online life more secure:

1. Use strong passwords and download a password manager
2. Turn on multifactor authentication
3. Recognize and report phishing
4. Update your software



Happy New Year!

2024

Holiday Closings:

New Years Day / Jan 1
MLK, Jr. Day / Jan 15
Presidents Day / Feb 19
Memorial Day / May 27
Juneteenth / Jun 19
Independence Day / Jul 4
Labor Day / Sept 2
Indigenous Peoples Day / Oct 14
Thanksgiving / Nov 28
Christmas Day / Dec 25



See Brooke or Dee in Marinette
or Liz in Menominee for all your lending needs.

Important !!

NEW DEBIT CARD PROGRAM COMING

We will be changing our debit card program in 2024 to give you more control of your card activity. Watch for more info coming directly to cardholders!

Will you need a new card? No. Your current card will not change. You can continue to use your card as is.

Will my online banking change? No. This will remain the same.

FREE FINANCIAL REVIEW

Setup a review of your finances with one of our Certified Credit Union Financial Counselors—Brooke, Dee or Liz. They can help you find equity in your assets, what debts you could consolidate or even pay off. They will go over your credit report and help you with understanding your credit score. Call to make an appointment today.

DEBT FREE ZONE

**The Secret to getting ahead, is getting started”
- Mark Twain**

**Get started today with a debt consolidation loan with a rate as low as
4.99% APR***

*APR=Annual Percentage Rate. The monthly payment for an unsecured loan amount of \$5,000 at 4.99% APR for 36 months is \$149.85. All rates and loans subject to credit approval. Membership eligibility required. Other restrictions may apply. New money only, excludes mortgages and Kwik Cash loans. Special runs January 1st thru January 31, 2024.

Thank you for your valued membership here at Tri-County Credit Union.

We are looking forward to what this New Year will bring.

Follow us on  



FRIENDLY REMINDER

Property Taxes

Reminder... if your 1st or 2nd mortgage is with us, please bring in a copy of your **paid** tax receipt for your file.



NMLS: 401721

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency