

FOUR ALARM NEWS

Hot Topics for 4th Quarter 2023

DON'T GET SLAMMED BY SCAMS

Beware of Scammers

PRESIDENT'S MESSAGE



Ben Laurendeau

Recently, we, along with many other financial institutions, have seen a substantial rise in creative phishing, scamming, and spoofing attempts. With increasing efforts (and, unfortunately, sometimes success) by fraudsters to gain account information through creative phishing methods, I highly encourage you to pay close attention to your credit union accounts and notify us immediately of any activity that isn't familiar.

When you use FFCCU digital banking technology, we will automatically email you any time there is a login to your accounts from a new device. We will also email you if there is a change to your contact information, such as address, username, password, or mobile phone number. In addition, you can enable e-alerts to be sent to you by text or in-app messages. Please pay close attention to these messages, as they could be an early indicator for potential future fraud.

You can also set up additional alerts on any of your deposit accounts to notify you by email, text, or in-app message about any transaction amount above or below a specified threshold, or an alert any time your balance goes above or below a set amount.

These alerts, in addition to regularly monitoring your account through our updated digital banking platform, can be very effective tools for catching any unusual activity quickly. If you do notice unusual activity, notify us as soon as possible so we can help protect your account.

Any questions can be directed to any in-branch teammate or by calling or texting us at 216.621.4644. As always, we appreciate the opportunity to serve you.

Privacy Notice – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at ffcommunity.com or we will mail you a free copy upon request if you call us at 216-621-4644.

Our digital lives are more connected than ever. And while that means a world of conveniences – it does require us to be vigilant against ever-present cyber criminals.



Spoofing is a form of scamming where criminals impersonate a legitimate organization to get your personal information or access. Some spoofers get very sophisticated – mimicking real email addresses, faking caller IDs, and stealing graphic elements from a company's real customer emails to create a likeness.

IT MIGHT BE SPOOFING IF:

- You are unexpectedly contacted by someone claiming to be from a real organization (like FFCCU, Amazon, Netflix, etc.)
- They claim that an issue needs your prompt attention or reach out through an unusual method.
- They ask for your social security, login & password information, credit/debit card, or PIN, especially when the contact is initiated by the organization in question. (This is one of the biggest red flags!)
- The contact asks you to perform a favor, grant them remote access to your devices, asks directly for money, or requests personal information.
- They insist they need to confirm your identity with a verification code they send (Notably odd, considering they are contacting you in the first place!).
- They push you to download an unfamiliar app or want you to click a suspicious link to 'fix' the issue they are trying to convince you exists.

THE MOST IMPORTANT THING TO KEEP IN MIND:

FFCCU will **NEVER** text, email, or call you asking for personal or account information, like your social security or account number. If someone reaches out and asks for that information, they are not from FFCCU, and it's likely a scam.

If you receive an unusual communication claiming to be from FFCCU, contact us! We're always happy to verify on the occasion that we really need to reach out to you.



Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**



FIREFIGHTERS COMMUNITY
CREDIT UNION

SAVE THE DATE!



We love an opportunity to celebrate our members!

Roll into your local branch for free FFCCU goodies and refreshments.

Friday, October 13, St. Clair Branch - Giveaways & Refreshments
Saturday, October 14, All Other Branches - Giveaways & Food Trucks

For times and food details, visit: www.ffcommunity.com/home/member-appreciation

WELCOME NEW TEAMMATES



Ieshia Million
Member Contact
Center Representative



Casey Lowenthal
Financial Service
Representative



Thomas Ware
Teller



Raign Hufnagel
Financial Solutions
Specialist



Tonia Bowie
Member Contact
Center Representative



Tiaunna Hall
Teller



Cass Clark
Accounting Assistant



Emily Smith
Assistant Branch
Manager



Ryan Mahon-Sugalski
Financial Service
Representative

IMPORTANT CLOSURE DATES

Monday, October 9, 2023:
Columbus Day

Saturday, November 11, 2023:
Veterans Day

Thursday, November 23, 2023
Thanksgiving Day

Monday, December 25, 2023:
Christmas Day

Monday, January 1, 2024: New
Year's Day

*Online banking and our mobile banking app
are available anytime to transfer funds, pay
bills, and more.*



CALLING FOR NOMINEES

Apply to join our
Board of Directors!

**Get more involved in
your credit union!**

Consider running for the Board of
Directors for FFCCU. The Nominating
Committee is seeking candidates
volunteer Board Director positions.
Could you be the perfect fit?

APPLICATION DEADLINE:

November 1, 2023 4:00pm EST

Ask a teammate for an application today or
visit ffcommunity.com for all of the details.

MOST VALUABLE TEAMMATE STACIE MEMMER



Stacie has the drive to go above & beyond
Stacie's empathy shined when she learned
that a new teammate had a difficult commute
during training. She made every effort to mitigate
this challenging travel: offering to move the
teammate's training to a nearby branch - or in
lieu of that - insisting on providing a ride. Stacie
anticipated the grueling commute would be a
challenge and reached out on her own initiative
to solve it.

Many thanks to Stacie for going the distance for
new teammates!