

# SUMMER GREETINGS

From the President

Hope everyone is surviving the changing weather in Oklahoma. One day hot next day rainy.

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**We have reduced the Auto loan rates to as low as 3.90% APR!**

**We have reduced the Boat and Motorcycle loan rates to as low as 4.15% APR**

**Contact us for more details. Some restrictions apply.**

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**Did you know that if you have a Midwest City Credit Union Check Card, you could apply for a Midwest City Credit Union Credit Card with an annual rate of 9.90%. If you do not have a Check Card the credit card rate is 13.90%. No Annual Fee.**

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**Please let us know when you are going on vacation out of the country, so that we can make sure your Check Card will work. We just need the dates and where you are going. This protects you from fraudulent use of your card.**

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**Please make sure we have current address and phone numbers for you. There are times when we may need to get in touch with you and without a good phone number we may not have any choice but to block access to your account. Our Fraud prevention tool for our Check Cards and Credit Card works only if we have your current phone numbers, including any cell phone numbers, so we can get in touch with you if something strange shows up on your account.**

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**Last Year I told you about Phishing**

**What is Phishing?**

**Phishing involves high-tech fraudsters who pretend to be a legitimate financial institution or credit card company or governmental agency (NCUA). Hiding behind the anonymity of the Internet, the fraudsters send out “official-looking” e-mails designed to trick consumers into divulging financial and personal information such as debit and/or credit card numbers, CVV2 values, PIN numbers, member account numbers, passwords, user names, Social Security Numbers, and other sensitive data. In most cases, the e-mail claim there is an account problem or warns of a possible account fraud threat. Either way—the whole idea is to convince the consumer there is an immediate need to update their financial information.**

**How should I handle a Phishing email if I receive one?**

**DO NOT** supply any of the personal information that is being asked.

If a Phishing email has been received and personal information *has been given*, report the situation in one of the following ways:

- By calling 877-438-4338 or
- By visiting [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

If a Phishing email has been received, but personal information *has not been given*, report the situation in one of the following ways:

- By calling 800-876-7060 or
- By visiting [www.fraud.org](http://www.fraud.org)

**This year I will tell you about Smishing**

**This is a text message from fraudsters. Again I will tell you NO LEGITIMATE FINANCIAL INSTITUTION OR CREDIT CARD COMPANY OR GOVERNMENTAL AGENCY WILL CONTACT YOU FOR YOUR PRIVATE INFORMATION.**

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I recommend visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to get a free copy of your credit reports from the three companies. There is no requirement to pull all three at the same time. You could pull one from one company and wait four months and pull one from the second company and wait four months and pull from the third. There may be a few differences but over all they should be similar.

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**Upcoming HOLIDAYS that the Credit Union will be closed:**

- Monday-September 6<sup>th</sup> for Labor Day**
- Monday-October 11<sup>th</sup> for Columbus Day**
- Thursday-November 11<sup>th</sup> for Veterans Day**
- Thursday-November 25<sup>th</sup> for Thanksgiving**
- Friday 24<sup>th</sup> for Christmas Day**

Sincerely,

Linda D. Ewerth, President

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