

HOLIDAY NEWS

December 2016



ACIPCO
FEDERAL CREDIT UNION
Moving Forward. Giving Back.



3RD ANNUAL TACKY SWEATER DAY

Join us for homemade hot chocolate and cookies from 10:00 – 2:00. While you're here, vote for your favorite tacky sweater – or wear your own and join the competition! Voting also available on our Facebook page.



Christmas
Stamps are
here...

Get 'em while
they last!



You Deserve a Reward

AFCU's new VISA credit card is the perfect example of our new slogan "Moving forward. Giving back". The EMV chip technology is moving forward with the most up to date fraud protection available. The new Rewards Points feature lets you earn points with every purchase. Points you can redeem for merchandise or CASH. That's giving back!

Of course some things were best left unchanged:

- Same low rate – 9.99%
- No annual fee
- 25-day grace period (purchases only)

As a special thank you, we're giving DOUBLE POINTS for purchases made through December 31, 2016

If you don't have an AFCU VISA credit card, apply today to take advantage of this special offer.

Need the Perfect Gift?

Have shopping to do but don't know what to buy? We can help! AFCU offers VISA Gift Cards in amounts from \$10 to \$500 – so they can choose their own gift! Gift cards can be used anywhere VISA is accepted, so the shopping choices are unlimited.

If you prefer gifting cash, we have holiday money envelopes available, as well.

'Tis the Season to Give

Kids dream of Christmas all year long. And though they probably never dream they'll be spending it in a homeless shelter, many will. AFCU employees are partnering with the Circle of Love Foundation to help make Christmas a little brighter for the children living in local homeless shelters. You can help, too, by dropping off a new unwrapped toy at the Credit Union before December 20th, or by visiting the foundation's website, thecircleoflove.org, to learn about more ways to help.

Don't Forget the Four-legged kids!

AFCU will be collecting treats and supplies for the cats and dogs at Blount County Animal Shelter. Treats, rubber toys, stainless steel bowls, and collars are some of the items most needed.

For a dog or cat living in a shelter, a good home tops their Christmas wish list. If you're considering a pet, don't shop - ADOPT! Visit Petfinder.com to see all the wonderful pets available at local shelters and rescue groups.



Stay Ahead of Debit Card Fraud With Text Alerts

The holiday season is a prime time for thieves looking to access your money. Take extra precautions against debit card fraud by signing up for text alerts through the AFCU mobile banking app – available for free in the Apple App store and Google Play store. After downloading the app, you can register right from your phone. Once in the app, you can customize text alerts to notify you of activity on your account that may be out of your ordinary. You can also sign up for daily balance texts to help monitor unauthorized activity on your account.

As always, follow these tips to reduce your risk of card fraud:

- Keep your PIN a secret. Don't write it down, don't share it
- Don't let your card out of your sight
- Always use gas pumps in plain sight of store attendants. Be aware of the card reader – if it feels loose it could have a skimmer installed on it.
- Avoid using ATMs at locations other than financial institutions (i.e. convenience stores, casinos)
- Review your account activity often for signs of fraudulent activity

The same tips apply for credit cards, as well. You can set up alerts in *AccessPoint* for your AFCU VISA credit card through home banking.

REPORTING CARD FRAUD

If you notice fraudulent activity on your account, use the information below to report it promptly.

Debit cards

If card has not been blocked, call **866-987-1457**

If your card has been blocked, call Fraud Watch at **866-842-5208**

To get a replacement debit card, call or come by the credit union.

Credit cards

To report a lost card call **800-449-7728**

To report fraud, call **855-616-9189**