



## Some Good Phishing Tips...

"Phishing" is a type of identity theft that begins when personal information is requested via email.

The number and sophistication of phishing scams sent is continuing to increase dramatically. While online banking and e-commerce is very safe, as a general rule you should be careful about giving out your personal financial information over the Internet.

We have compiled a list of recommendations below that you can use to avoid becoming a victim of these scams.

- Be **suspicious** of any email with urgent requests for personal financial information 5134
- Phishers typically include upsetting or exciting (but **false**) **statements** in their emails to get people to react immediately
- Phishers typically ask for **information** such as usernames, passwords, credit card numbers, social security numbers, etc.
- Phishing emails are typically **NOT personalized**, while valid messages from your credit union or e-commerce company generally are
- Don't use the links in an email to get to any web page, if you **suspect the message might not be authentic**
- Instead, **call the company** on the telephone, or log onto the website directly by typing in the Web address in your browser
- **Avoid filling out forms** in email messages that ask for personal financial information
- You should only communicate information such as credit card numbers or account information via a **secure website or the telephone**
- Always ensure that you're using a **secure website** when submitting credit card or other sensitive information via your Web browser
- To make sure you're on a secure Web server, check the beginning of the Web address in your browsers address bar - it should be "**https://**" rather than just "**http://**"
- **Regularly** log into your online accounts.
- **Regularly check** your credit union, credit and debit card statements to ensure that all transactions are legitimate. 39
- If anything is suspicious, **contact** your credit union and all card issuers

**Remember, it's better to be cautious than to be the next victim of identity theft!**



## Money Market Accounts

If you are looking for an investment account that earns a higher rate of return than a regular savings account, plus combines the safety of federal deposit insurance, look no further than a Money Market Super Share Account.

### Money Market Super Share Features:

- No monthly maintenance fees.
- Monthly statement.
- Unlimited withdrawals
- No minimum withdrawal or deposit amount.
- Tiered dividend levels with dividends on full balance. Minimum balance on each tier level must be maintained to obtain APY dividend rate.
- No dividend is earned on any day the account balance falls below \$100.
- The dividend rate and APY may change monthly.
- The daily balance method is used to calculate the dividend on the account.
- Dividends are compounded and credited monthly based on a 365-day year.
- Dividends will begin to accrue on the same business day of your deposit. 6346

**Visit our web site at [www.mcecu.org](http://www.mcecu.org) or call 261-7680 for current rates!**



## CONSTRUCTION GOT YOU DOWN?

Accessing your account here at MCECU can happen in many ways, here are just a few:

- |             |  |
|-------------|--|
| In person:  | Lobby, Drive through or Night Drop   |
| Mail:       | Inner Office or US Postal Service  |
| MARS:       | Our 24 hour teller at 1 877 678-1016   |
| Phone:      | 715 261-7680   |
| Debit Card: | Use at merchants or ATMs   |
| Checks:     | Write checks anywhere  |
| Online:     | <a href="http://www.mcecu.org">www.mcecu.org</a> "CU ONLINE"                         |
| Email:      | <a href="mailto:cuteller@mail.co.marathon.wi.us">cuteller@mail.co.marathon.wi.us</a> |

With all of the construction going on around us, visit us online, call or email us. Save yourself the headache of Thomas Street traffic.

### **What's up with.....Jean**

It has been six years since I retired from the credit union. It is always a pleasure to be asked to fill in for vacations each summer. I have enjoyed seeing all of our members and renewing old friendships.

I have been working for credit unions the last 26 years. I started at Educators CU (now Co-Vantage), then for Wausau City Employees CU part time. At that point I met Anne and I worked at both credit unions part time. When MCECU started to grow I was employed full time.

That was 19 years ago. Things have really changed from hand written ledger cards to all of the computerized things we have today.

It has been a pleasure to see the CU families grow. Many of the toddlers that I had met early on are now college bound, having families of their own, getting married and taking out loans for themselves. "It truly is a credit union family and a nice place to belong."

My husband Wayne and I have enjoyed the last five winters traveling in our motor home. We spend a lot of time camping with retirees from all over the US and Canada. We have met many good friends.

We have enjoyed the Arizona area. We can boat on Lake Havasu and the Colorado River all winter. Last winter we took ATV's with us. We explored the foothills, canyons, mountains and the deserts.

We had a busy summer. All three of our children moved to new homes in and near the Twin Cities. Our three grandchildren are involved in many sports, so we try to see as many games as possible. It sure has been a pleasure watching them grow up.

### **Odds & Ends**

There are seven hidden account numbers in this newsletter. If your number is one of them, call 261-7680 to claim your \$5.00 prize. Good luck!

**Rates on home loans won't be this low for long!** Get moving! Rates start as low as 4.50% APR. Call Joan at 847-4732 to discuss your options. 1342

### **Mall of America Bus Trip**

When: Saturday Nov 12<sup>th</sup>  
Cost: \$30  
Depart: 6:30 am Return: 11:00 pm  
Includes: "Meet and greet", snacks & videos

**Call 715 261-7680, stop in the office or email**

[cuteller@mail.co.marathon.wi.us](mailto:cuteller@mail.co.marathon.wi.us) to reserve your seat.



### **AUTO WARRANTY**

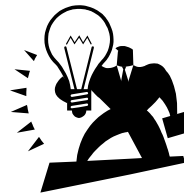
Did you know that we offer auto warranties? Well we do. Our warranties are generally better than what the dealers have to offer. And the best thing about them is that usually they are less expensive than what the dealers are selling. Contact Julie at 261-7685 to find out if a warranty is right for you. 4112

### **Joint Accounts**

If your life situation has changed, such as marriage or divorce, you may want to check out how you have your accounts held at your financial institution.

If you want someone else to have access to your account, just stop down with them and we can add them to your account. Also, if you want to remove someone from your account, stop down and let us know. 3899

While doing it, you can also check on who you have listed as your beneficiaries on your accounts.



### **OWNERSHIP**

Did you know that credit unions are member owned not-for-profit financial cooperatives dedicated to improving members' lives? Well, we are. We are a financial institution just like banks are, offering the same services, but "better!" 2434

2,447 members own this credit union and its \$12,594,361. Money the credit union makes is returned to members in the form of better rates and services. Stockholders own banks. Banks make money for stockholders, not for customers.

Credit unions are the only democratically controlled financial institutions in the U.S. You and other members elect a volunteer board of directors to oversee the credit union. The president reports to this board. Bank directors, however, are paid and legally bound to make decisions that benefit stockholders, not customers.

If you have any ideas on how we can run your cooperative better give Anne a call at 261-7689 or email her at [cupresident@mail.co.marathon.wi.us](mailto:cupresident@mail.co.marathon.wi.us).

Thanks for being a member/owner!