



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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JUNE 30, 2024

BRIGHT BEGINNINGS:

Hey Kids! Now that school is out and summer is here, it is the perfect time to bring in your report cards and get rewarded for all the hard work you did last semester. First Choice Credit Union will pay you \$0.50 for every A, B, or Satisfactory grade you earned, up to \$5.00. This is our way of saying thank you for saving with us. You must have a Bright Beginnings account to participate. If you are not signed up for Bright Beginnings, ask one of our friendly Member Service Reps for details. We want to make saving money and coming to the credit union fun for kids of all ages.

CHRISTMAS CLUB

As we all know, Christmas can be a hard time financially for a lot of people. We have a great solution for you. By opening a Christmas Club account, with small deposits each time you get paid, you will have the money you need to make it a Merry Christmas. It's as easy as 1, 2, 3:

1. Let us know you want to open a Christmas Club
2. Make your affordable weekly or bi-weekly deposits
3. We will disburse your money to checking, savings, or by check the first week of November.

Call us today to get the ball rolling. You'll be happy you did.

UNITED WAY

SUPPLIES 4 SUCCESS CAMPAIGN

First Choice Credit Union will once again be supporting the Marshfield Area United Way's "Supplies 4 Success" campaign. We will be collecting school supplies from our staff, volunteers, and our members from July 29th through August 9th, 2024. For more information and a list of requested school supplies, visit marshfieldareaunderway.org, go to "Events", then "Supplies 4 Success". All items collected will be donated and distributed to children of area schools.

We appreciate your support and are happy to support this project.



FINANCIAL SCAMS ON THE RISE

We want to bring your attention, once again, to online financial scams our members have had to deal with. **According to a recent "Elder Fraud Report" published by the FBI's Internet Crime Complaint Center, government impersonation scams cost victims over 60 years old over \$136.5 million in 2022 alone. Types of scams we have seen include romance scams, and grandparent scams. **Romance scams** are where people often pose as military or trades people working overseas to avoid face to face meetings with the victim. They develop fake online personas to gain the victim's trust before asking for money for fictitious "emergencies". The **Grandparent scam** involves a scammer impersonating a loved one who is in trouble and needs money wired to get them out of jail or pay a fine. Please talk to your family members or call us if you have questions or something doesn't feel right. Do not answer random calls from numbers you do not know.

**From Thrivent Magazine, Summer 2024 issue.

First Choice Credit Union will be closed in observance of:

Independence Day - Thursday, July 4, 2024 • Labor Day - Monday, September 2, 2024

Please plan your financial needs in advance to avoid any inconvenience.

And remember, you can access your accounts anytime online at

www.firstchoicecreditunion.com



SCHOLARSHIP WINNERS ANNOUNCED

First Choice Credit Union is pleased to announce the winners of our two scholarships given out annually through First Choice Credit Union. The winner of the **Loraine Ross Scholarship** is Cassie Langfoss, from Marshfield High School. Congratulations to Cassie on the \$600 scholarship, which is paid out over 2 years. The winner of the **James Zahradka Memorial Scholarship** is Abbie Leichtman from Spencer High School. Congratulations to Abbie. This \$500 scholarship is also divided up over a 2 year payout. We wish these 2 young ladies, and all graduates, good luck and much success in the future.

PROBLEM GAMBLING ON THE RISE

The Wisconsin Council on Problem Gambling (WCPG) reports that gambling addiction is on the rise. They provide a 24-Hour Helpline at 1-800-GAMBLE-5, Text for Help: 1-850-888-HOPE, and a Chat line at www.wi-problemgamblers.org that provides information and referrals for gamblers. The Helpline also extends help to family members, concerned friends or employers. The WCPG has a database of qualified treatment providers, Gamblers Anonymous and Gam-Anon chapters to which callers can be referred. Information packets of literature can also be mailed to callers.

If you, or someone you love, has a gambling problem, we encourage you to get help by contacting one or more of the sources above.

A NOTE FROM THE PRESIDENT'S DESK

We want to help reduce your risk from fraud, when using your debit card for point-of-sale transactions, like at the grocery store. We encourage you to use your four digit PIN (Personal Identification Number) when using your debit card. When checking out using the keypad at the store, choose "debit" and you will be asked to enter your PIN. We have had only 1 fraudulent transaction in the last year, when our member used their PIN. PIN's can prevent a lot of fraud from happening. In particular, if a thief takes your debit card but doesn't have the PIN, they cannot drain money from your account at the ATM and they will struggle to make in-person purchases.

Unfortunately, many people use PINs that can be easily guessed by thieves or scam artists. A four digit PIN gives you the opportunity to come up with 10,000 different PIN numbers. However, researchers reviewed 3.4 million PIN's and discovered many cardholders were not creative with their number. About 11% used 1234 as their number, another 6% use 1111, and about 1.8% use 0000. Also, do not use your birthdate, as your PIN. Use a creative, yet memorable number when setting up your PIN.

Also, when using an ATM, check for skimmers on the ATM. You can also use your other hand to block the view of the keypad as you enter your code. If there is someone close behind you, it may be best to leave and come back when there are no other people around. These suggestions are meant to help your ID and money stay safe.

Rob Schulz

SOURCE: A portion of this article is from SQN Banking systems



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