

The Credit Union Navigator

“Navigating the Future Together”

Volume 16, Issue 1

www.securtrust.org

March 31, 2015

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Go Fishing with SecurTrust

IT'S SPRING AND THOUGHTS
TURN TO FISHING!

Let SecurTrust FCU help you with a new loan and GO FISHING for a reduction in your interest rate! Through June 30, 2015, all new & used auto/boat/ATV loan applicants can GO FISHING for a surprise discount on the regular interest rate!*



Refer your friends and family too! They'll get to GO FISHING, and you will get a \$100 referral reward. So come join in the fun at SecurTrust! Let's all GO FISHING!!!!

*Must meet normal loan qualifications. Final rate may not be lower than 1.75%. Excludes existing SecurTrust FCU loans. Other restrictions may apply – see a loan officer for details.

Holiday Office Closings

Memorial Day
Monday, May 25

Independence Day
Friday, July 3

3674 E. Goodman Rd., #11
Southaven, MS 38672

Member Services: 662-890-8760
Toll free: 888-419-7723

Business Hours:
Monday – Friday

Lobby: 8:30 AM – 4:30 PM
Drive-up: 8:00 AM – 4:30 PM

ATTENTION MEMBERS!!

Our member and loan referral programs are a great way to earn some extra cash while helping YOUR credit union grow!

For every person you refer that opens a checking account with direct deposit, we will reward you with \$25.*

For each loan that you refer, we will reward you with \$100!*

Here's the best part—there is NO limit to the number of referrals you can make. Refer all your friends, family, and coworkers. Ten (10) loan referrals could mean \$1,000 in your pocket!

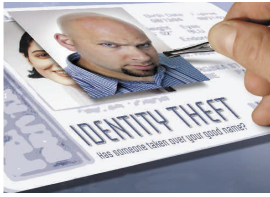
Remember that as your Credit Union grows, we are able to offer better rates and additional services to you, so start referring today!

*Certain restrictions may apply. See staff for details.

Now is a GREAT time to start a new Christmas Club Account!

Start saving for the holidays today with a SecurTrust Christmas Club Account. There's no minimum balance required, and takes only \$10 to open. Just set your spending goal and split it up into smaller amounts, spaced regularly throughout the year. With direct deposit/payroll deduction, SecurTrust makes it easy to save! Contact us today for details!





DON'T LET IDENTITY THEFT HAPPEN TO YOU!



Each year, millions of American consumers have their identities stolen by criminals who use a victim's identifying information to commit financial fraud. To safeguard your information and your accounts, SecurTrust uses stringent privacy policies and electronic safeguards such as firewalls, multi-factor authentication and encryption. But for maximum protection against identity theft, you should be aware of how identity thieves operate and exercise caution in your daily life before revealing private information to anyone. Here are some tips to prevent identity theft:

- ⇒ Never give personal information, such as account numbers, social security numbers, or PIN numbers to anyone over the phone unless you know and trust the person to whom you are providing the information. Your credit union will never call you to confirm your account information.
- ⇒ Immediately report any lost or stolen checks, credit cards, or bank statements to your credit union.
- ⇒ Shred credit card offers or other papers containing your name, address, or other identifying information.
- ⇒ Immediately report any suspicious activity regarding your accounts to the credit union.
- ⇒ If you receive a call asking you to "confirm," "update," or "verify" credit card numbers or other financial information, hang up—even if the person claims to be from your credit card provider. Then, call the customer service number on the back of the card or on your statement to check if the call was legitimate. If it was, they'll know.
- ⇒ Check your credit report regularly. By law you are entitled to one free credit report each year from each of the major credit reporting bureaus: Experian, Equifax, and TransUnion. To obtain your free credit report, visit www.annualcreditreport.com, or call us for more information.

Thieves use a wide array of schemes to separate you from your money, but with a few simple precautions and a healthy dose of common sense, you can protect your finances and your good name from financial scammers. If you have any questions regarding identity theft or other financial scams, please contact our office at 662-890-8760. We will be happy to assist you.

Complete and return this form if you have changed addresses, phone numbers, or other contact information. Return to:

SecurTrust Federal Credit Union
3674 Goodman Rd. E, Suite 11
Southaven, MS 38672

Account Number: _____

Name: _____

Address: _____

City, State, ZIP: _____

Home Phone: _____

Cell Phone: _____

Work Phone: _____

Email address: _____

BE SURE TO UPDATE YOUR ACCOUNT AND BENEFICIARY INFORMATION!

Not receiving statements? Your statement may have been returned to us due to a bad address. We make every attempt to contact members with returned mail, but without a valid phone number we may not be able to reach you.

If you have recently moved or changed phone numbers or email addresses, please contact the credit union today to update your contact information.

It is also important to review your account beneficiaries periodically so that your account will be handled the way you want, in the unfortunate event of your death.

Beneficiaries on your account can not access your funds or account information as long as you are still living (unless you contact us to authorize them to do so). Until that time, you are in control of your account.

If you have questions about how account beneficiaries affect you, or if you would like to review the beneficiaries on your account, call the Credit Union at 662-890-8760.