

The Credit Union Navigator

“Navigating the Future Together”

Volume 20, Issue 2

Member Services

After-Hours Lending
ATMs
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Vacation Club
VISA Credit Cards
VISA Gift Cards

Business Hours

M-T, TH: 8:30 AM - 4:30 PM
WED: 8:30 AM - 3:00 PM
FRI: 8:30 AM - 6:00 PM

Holiday Closings

Monday, September 7th
Monday, October 12th



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To our Members:

Many of you have asked when we will be opening our doors again. That’s a fair question. In these uncertain times it’s hard to know what to do. **We love our members** and our goal is **ALWAYS** to serve you and take care of your needs. **We also love our employees** and we would not be a good employer if we did not take the health and well-being of our staff seriously.

We are following CDC guidelines to keep everyone safe while conducting business with SecurTrust FCU.

If you need to come inside to conduct business, you must wear a mask and we are not allowing more than one or two in at a time for YOUR safety as well as ours. Your temperature will be taken when you walk through the door. Please do not be upset, as again, it is for YOUR safety as well as ours. This is required if we are to make it through this pandemic.

If we all follow this procedure, it is my prayer that we will all come through with no casualties. If the staff were to be infected with COVID-19, we would have no choice except to shut down the credit union for 2 weeks.

So please help us get through this. We do not know how long this will be, but together, we will survive - especially with your support. We are ALWAYS available if you need to come in and discuss anything. We appreciate you and love you. **YOU** are the reason we exist and **YOU** will be the reason we continue to grow.

Thank you for your understanding.

WE HAVE A NEW APP!!!

After a struggle to get our app in both App Stores we have them ready to go. Our new app gives YOU a lot more control in your account.

Like a “momma hen” we are nervous about keeping you safe, so if you have any issues or questions PLEASE CALL US!

Old App Icon -
delete this app



Login credentials will be the same as before, but you will now be able to change your user name, password, and security questions yourself. You can now set up alerts to notify you when different actions happen, and many more GREAT functions.

New App Icon -
Install this app



Many of our members find it easy and convenient to use their SecurTrust credit, or debit, cards. Unfortunately, we have seen a large increase in fraud claims involving members' debit cards recently.

There are some differences in the process for reporting suspected fraud between debit cards and credit cards. If there is suspected fraud on a debit card you will have to contact the company and have them refund the charge. It will ultimately come down to you, or your credit union, to cover the funds if the fraud is rejected. Suspected fraud on a credit card comes down to the card issuer being financially responsible. We are here to keep our members safe and protected as much as we possibly can.

One way that we work to keep you secure is to set daily limits on ALL debit cards for both purchasing and ATM transactions. The standard limits are \$400/day for ATM cash withdrawals and \$600/day for points-of-sale. These limits do not cause problems for most of our members. However, if you desire a higher limit, please contact us and we will be happy to review your account with you. For your safety, ALL SecurTrust debit cards are blocked from international "credit" or "signature" transactions. This means that if you use your card internationally, you must use your PIN or the transaction will be declined. If you know you will be traveling abroad, please call us so we can discuss your options.

Other ways that are in place to keep you safe are built into the cards themselves:

- **The basics:** All cards used by American shoppers have a signature panel, expiration date, magnetic strip, and unique account number.
- **Signature panel:** Believe it or not, credit cards must be signed according to credit card issuer terms. Merchants can refuse to accept cards if the signature box is empty, or if it has the words "See I.D."
- **Security code:** This three-digit code on the back of the credit card is required for processing any "card not present" transactions. It's also known as a CVV — "card verification value."
- **Chip cards (EMV cards):** Unlike cards with only magnetic stripes, chip cards encrypt information at each transaction, making fraud much more difficult.
- **Holographs:** These come standard on most credit cards and are unique to the card network.
- **Usage monitoring:** If you make an abnormal purchase — such as for a large amount or in a different location than usual — your issuer may flag the card and take steps to verify the purchase was authentic.

Here are some Credit Card security No No's

- **Don't use Debit Cards** – this is your money on the line, with credit cards it is the card issuers money on the line.
- **Don't make transactions on open networks** - Never enter your credit card number when using unsecured public Wi-Fi (no password required) networks if you're not sure whether the website uses SSL.
- **Don't Share Your Number With Unverified Representatives** - Identity thieves often call and claim to be from an organization you trust — a fire department that's conducting a fundraiser, a utility company that's about to shut off your electricity, an administrator of a contest you've won — to trick you into giving them your credit card number. You should also be careful about clicking any links in emails where the sender's email address looks suspicious (Phishing scam).
- **Do not Email Your Card Number** - Some email hackers employ search tools that scan for strings of numbers likely to be credit card accounts
- **Don't Share Your Card Number Where Others Can Hear** - Many legitimate financial transactions are conducted on the telephone and may require you to verbally give your credit card number and other personal information. If you recite that information out loud, anyone in earshot will be able to use it. It is best to avoid making these calls in public places.
- **Don't Post Photos of Your Credit Card** - While it may seem obvious, never post photos of your card on line.

If you have ANY questions regarding your debit card, please contact us.