

## Important Notices Enclosed

### Annual Meeting of Membership @ 6:30 PM

The year end 2014 business meeting of Membership will be held at the Fort Worth Office, 4444 South Freeway, 76115 on Tuesday, May 19, 2015 at 6:30 PM. The purpose of the business meeting is for presentation of the 2014 financial reports and to elect expiring seats of the board of directors.

Please join us for the meeting and the latest news of new services and products that are coming this year.

There will be snacks and many great door prizes will be given away at the close of the meeting.

### ATM & Debit Card Safety and Tips for Saving Money

Our first priority is safety of you, your card and your account. We constantly are seeing card hackers get the numbers of members debit cards and use them some where in another state. This results in a temporary loss in your account, causing other deductions to not clear as they should. We know that foreign countries as well, have hackers working constantly to grab your information.

What can you do to help prevent this?

- 1) Do not respond to internet offers of places you have never heard of or used before.
- 2) Do not give you card information to anyone over the phone unless you called them first to place an order.
- 3) Do not be scammed by official looking websites that say your account somewhere , bank, paypal or some other service has expired and you need to enter your card information.
- 4) Be careful and alert in eating establishments or other stores. Scammers have been known to pay store employees to skim your card information. Be alert if they take you card out of sight.
- 5) Monitor your account daily if you can with the home banking product we offer, especially if you are making internet type purchases. Regulations protect you. But, you must notify the credit union of any fraud or losses in a timely manner.
- 6) Always be careful at ATM locations where scammers may be trying to capture your information with skimmers over the card reader. Report anything suspicious to the Police.

# Ask for up to 2% off

## SWAP & DROP

Reduce your interest rate  
& Save every month.

One of the greatest advantages of membership in My Credit Union has been our auto refinance program.

We understand members may purchase new or used autos over the weekend when the credit union is closed.

No problem! We offer the chance to refinance at My Credit Union.

Our employees are happy to help and do all the paperwork.

Just drive your auto to the local branch and bring your payment book, account number and 10 day payoff. We

can help you get the payoff if needed. We get your loan approved and send a check to the finance company and you are saving next month. Give us a call on any vehicle you have financed elsewhere.

