

TOP 10 SECURITY DOS & DON'TS

DO

Be observant when withdrawing cash from ATMs.

Look for wobbly parts and malfunctioning screens as these indicate the presence of a card skimmer. Contact your card issuer immediately if you inadvertently insert a card into a suspicious ATM.

Know your daily balance for checking and savings accounts.

Even better, sign up for mobile card controls and alerts that notify you of transactions - with the option to block those you don't recognize.

Check your own credit.

Identify thieves are hard at work opening accounts in the names of innocent consumers - don't let this be you. Every consumer in the US is entitled to receive a copy of their credit report once a year.

Check your FICO score on a regular basis.

Many credit unions display it when you log into their online banking systems. You can also access your FICO score at www.MyFICO.com for a nominal fee.

Read the fine print.

Before submitting payment information or even clicking links, double check all URLs and e-mail addresses. Make sure there are no extra commas or other unusual characters. Fraudsters are masters at impersonating brands and individuals. Run frequent virus scans on all home PCs and Android devices as well.

DON'T

Just download apps from anywhere.

There are many unlicensed banking apps out there, and many popular smartphone apps today that appear harmless - but that contain risky code. If you need to access mobile banking, get the app from your credit union's website - not Snapchat.

Believe everything you hear or read.

Fraudsters love to catch people when their resistance is down and frequently attach a sense of urgency to their requests. If someone calls or texts you with a very important message from your card issuer, don't pick up and respond. Place a separate call to your card issuer to assess the situation.

Talk to unknown callers.

If you don't recognize the phone number on the other end of the line, don't answer. Fraudsters are aggressive, and there are many tools out there they can use to synthesize human voice now. Don't give away a sample of yours.

Swipe cards.

EMV chip cards and digital wallets like Apple Pay are much more secure than that old magnetic stripe. If a business is still asking you to swipe at checkout, shop elsewhere.

Store card numbers on merchant sites you don't frequent for future use.

A breach on any site can send your card data to the dark web. Use Visa Checkout and Masterpass instead to protect sensitive card data, and always look for that little lock in your browser window to ensure that a webpage is secure.

<http://blog.co-opfs.org>

HOURS OF OPERATION

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

Spartanburg Branch ♦ (864) 948-8200
1000 Asheville Highway Spartanburg, SC 29301

Check out our VITAL FCU Visa promotion!

Classic
6.99% APR*

Platinum
4.99% APR*

October 1st - December 31st 2017
No balance transfer fees!

*APR - Annual Percentage Rate. Rates apply to all cash advances and purchases made between 10/1/17 and 12/31/2017 for the life of those transactions. Standard rates will apply for transactions after 12/31/17. Special rate is not available for members who are delinquent or over their credit limit. The rate may vary depending on each individual's credit history or underwriting factors. This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

Q & A with VITAL FCU!

What are some of the benefits of being a VITAL member?

As a member-owner of VITAL FCU, you become a part of our credit union. We care about our members, and offer personal customer service you may not find at larger financial institutions!

However, we still offer all the same great benefits! We offer online banking, mobile app, mobile deposit, remote loan signing, ATM locations around the country, chip enabled debit and credit cards, and after hours services.

In addition, we offer competitive deposit and loan rates!

We believe we offer the best of both worlds, with personalized, friendly service and all of the convenience of remote banking!

BOARD OF DIRECTORS

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Duncan Branch ♦ (864) 699-5940
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