



Protect Yourself From Fraud in the New Year

Identity and financial scams are constantly on the rise and fraudsters are always looking for new ways to steal your personal and financial information. From phone call and text scams, fraudulent debit card capturing, and a variety of ways to steal your information online, staying aware of the latest tactics will help you stay aware of the risks. You can take steps to minimize your risk of being a fraud victim with these simple tips.

Never Give Out Your Personal Information

No reputable financial institution or business will call and solicit you for personal information such as your social security number, date of birth, or other private identifying information. If someone calls or texts you asking for this information, hang up immediately and find a verified number to contact for the business they claimed to represent.

Never Give Your Password To Anyone

Anyone claiming to represent a business and asking for your online passwords to your banking, email or other personal apps is certainly up to no good. A financial institution would never ask you for your online banking password, as we do not have access to view these. Your financial institution could assist you in resetting your online banking password, but there is never a reason we would need this information. Never give out passwords to anyone you do not know and trust.

Only Shop From Trusted Sites

Online shopping is the most convenient way to get all the things you're looking for, but it's easy to see an online ad that leads to a fraudulent website. Scammers know that a "too good to be true" price or deal may entice people to make a purchase and input their credit or debit card information. If something seems too good to be true it probably is. Always stick to verified websites to keep your financial information safe.

Download CardNav

The CardNav app allows you to take control of your spending and fraud alert right from your phone! You can set alerts, turn off certain merchant types, and even turn your card off in the event you misplace it. Having the alerts on the CardNav app is the quickest way to know if you've been the victim of fraud. The real-time alerts let you know as soon as your card has been used!

NOTEWORTHY NEWS

Rates

As of January 1st, 2024

APR*
as low as

Loan Type

New Vehicle 5.29%

Used Vehicle 5.49%

Personal 9.90%

New Recreational Vehicle 7.49%

(Includes motorcycle, RV, and boats.)

Visa® Credit Card 6.99%

*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

Board of Directors

Larry Barnette - Chairman
Collie Feemster - Vice Chairman
Ronnie Owens - Secretary
Omero DeLorenzo - Treasurer
Alex McDonald - Board Member
Lizzie Staggs - Board Member
Brian Webb - Board Member

Branch Hours

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

Holiday Hours

New Years Day - January 1st
Martin Luther King Jr Day - January 15th
Presidents' Day - February 19th

BOARD OF DIRECTORS ELECTIONS 2024

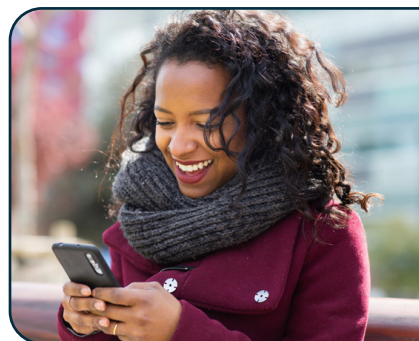
Two Board of Directors positions are open for election in 2024, and will be selected at the 2024 Annual Meeting that starts at 3:00 p.m. Thursday, March 28, 2024 held at Vital FCU.

All members have an opportunity to have their name placed on the ballot by way of a petition, which must be signed by at least 66 current VITAL FCU members. A statement for qualifications and biographical data must be submitted with each nominee's petition.

All nominations must also be accompanied by a signed certificate from the nominee stating that they are agreeable to the nomination and will serve if elected to office. The signed petition, candidate's statement and certification of agreement must be received no later than February 17th, 2024. Supporting documents for nominee by petition may be picked up at any branch. No nominations will be accepted from the floor unless there are fewer nominees than spots available on the board. No election by ballot will be conducted if the number of nominees equal the number of positions open.

Material should be mailed to:

Secretary of Vital Federal Credit Union
1450 John B White Sr Blvd Spartanburg, SC 29306



Card Controls
at your fingertips

DOWNLOAD
CARD NAV
TODAY!