

**AVOID THESE HOLIDAY SCAMS**

Santa isn't the only one keeping track of who is naughty and who is nice! Better Business Bureau is warning consumers to beware of these common holiday scams:

**Be cautious shopping online.** Because many retailers now have chip card readers, fraud at bricks-and-mortar stores is down, so scammers have shifted their efforts online. Use a credit (not debit) card online and only shop on secure web-sites. Look for https in the address (the extra "s" is for "secure") and for a lock symbol.

**Look-alike websites:** When shopping online, make sure to use only legitimate websites. Watch out for URLs that use the names of well-known brands along with extra words.

**Fake shipping notifications:** These can have attachments or links to sites that will download malware on your computer to steal your identity and your passwords.

**E-cards:** Two red flags to watch out for are: the sender's name is not apparent; you are required to share additional information to get the card.

**Letters from Santa:** Several trusted companies offer charming and personalized letters from Santa, but scammers mimic them to get personal information from unsuspecting parents.

**Emergency scam:** Be cautious if you get a call from a family member or friend claiming to be in an accident, arrested, or hospitalized while traveling in another country. Never send money unless you confirm with another family member that it's true.

**Phony charities:** Everyone is in a generous mood at the holidays, so scammers take advantage of that with fake charity solicitations in email, on social media sites, and even by text. Check out charities at Give.org before donating.

**Unusual forms of payment:** Be wary of anyone who asks you to pay for holiday purchases using prepaid debit cards, gift cards, wire transfers, third parties, etc. These payments cannot be traced and cannot be undone.

**Free gift cards:** Pop-up ads or email offering free gift cards are often just a ploy to get your personal information that can later be used for identity theft.

**Social media gift exchange:** It sounds like a great deal; buy one gift and get 36 in return. But it's just a variation on a pyramid scheme and it's illegal.

[www.bbb.org](http://www.bbb.org)

**HOURS OF OPERATION**

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

Looking to save this holiday season?



Open a SHARE CERTIFICATE

**12 Months - 1.50% APY\***  
**24 Months - 2.00% APY\***  
**36 Months - 3.00% APY\***

\*APY- Annual Percentage Yield. See credit union for full details

**Holiday Hours**

Monday, December 24th - Closing at 12:00 PM

Tuesday, December 25th - Closed

Monday, December 31st - Closing at 12:00 PM

Tuesday, January 1st - Closed

**BOARD OF DIRECTORS ELECTION 2018**

Serving as a volunteer on your credit union board of directors is a great way to participate in the democracy that makes us different and unique from other financial institutions. A credit union director has a great deal of responsibility requiring serious candidates with the qualifications to serve effectively.

If you are a member in good standing with VITAL Federal Credit Union, and meet the required criteria we invite you to apply for one of the two board positions open. Please contact your local branch for a copy of the application and return a completed copy to the address on the application by

December 27th, 2018.

**BOARD OF DIRECTORS**

Larry Barnette - Chairman  
Veronica Moriarty - Vice Chairman  
Larry Lloyd - Secretary  
Omero DeLorenzo - Treasurer  
Gene Kilcawley - Board Member  
Alex McDonald - Board Member  
Ronnie Owens - Board Member