

Notes of Interest

September 2008

Hardin Community Federal Credit Union

New Branch Coming To Ada!

We are pleased to announce the Ada project is moving forward! The building that stood at 232 N. Main St in Ada has been demolished and cleared of debris. We are currently in the planning stage for the new building while working with the Ada Council and Chamber to keep the integrity of the downtown. We will be making this building as green as possible and it will have the technology you have come to expect from your Credit Union. We are looking forward to serving more of Hardin County with this new location.

Courtesy Pay

Courtesy Pay is a service that will allow your account to go \$500.00 negative including your NSF fees. Fees will stay the same at \$25.00 per item. The purpose of this service is to avoid checks being returned and other fees being accessed by the payee. You will have 35 days to bring your account to a positive balance. At this time if your account is still in the negative you will be given a Fresh Start Option, which is a repayment plan at 0% interest to repay the funds. After your account is in good standing for 90 days you may qualify for Courtesy Pay again. Courtesy Pay will be available to all members in good standings who have had a checking account in good standings for more than 90 days. Any member can opt out of this program through written request. Look for this new program to start in November. If you have any questions please contact Andrea Good at 419-675-2442.

Rates

Regular Share .75% APY

Money Market 1.26% APY

Interest Bearing Share Draft \$500.00-\$1499.00 .50% \$1500.00+ 1.25%

Variable IRA 3.21% APY

ATM Cards being reissued

We are in the process of reissuing ATM cards. The new cards will have your name and an expiration date on them. If you have any questions or have not received your new card please contact Paige @ 419-674-4998.

Phishing, Smishing and Vishing: What is the Difference?

Scams seem to continue to affect Financial Institutions everywhere, we want our membership to be aware that we will not call you, send you emails or text messages to ask for personal information. Below you find the differences in these scams. If you feel like you are being involved in a scam please contact the Credit Union immediately and do not give any information.

- E-Mail “Phishing” is a scam to steal valuable information such as credit card and social security numbers. They are also looking for user ID and passwords. They will send official looking e-mail asking for this personal information.
- Land Line Telephone “Vishing” is the voice counterpart to phishing. Instead of being directed by e-mail to a website, an email message asks the user to make a telephone call. The call triggers a voice response system that asks for the user’s card number or other personal or financial information. The initial bait can also be a telephone call with a recording that instructs the user to phone an 800 number or another area code within or outside of the United States.
- Text message “smishing” is the mobile phone counterpart to phishing. Instead of being directed by e-mail to a web site, a text message is sent to the user’s cell phone or other mobile device with some ploy to click on a link. The link causes a Trojan to be installed in the cell phone or other mobile device.
- Mail Letter “Phishing” this new scam occurs where the phisher is creating a letter and sending it through the mail to individuals for a response to the letter by calling a phone number. The phisher outlines in the letter that the individual must respond for their own protection. This scam is used in conjunction with other channels to steal valuable personal and financial information of the individual receiving the letter.

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