



Free Credit Reports

Did you know you can get a free copy of your credit report just by logging onto the internet or making a simple phone call? The Fair and Accurate Credit Transactions Act (FACT Act) requires that each of the three major Credit Bureaus make a free copy of your credit report available to you once a year. You can access all the bureaus from the Central Source via the internet or by phone, and you will get much more information than we can offer and get it within min-

utes if you use the web site.

Central Source to request your free report:

**www.annualcreditreport.com OR
call (877) 322-8228**

Make sure you dial this exact number or that you type the web site in exactly as written. There are many web sites that claim to offer "FREE" reports, but you end up

paying highly for them. This web site and phone number are for the site created jointly by TransUnion, Equifax and Experian.



CO-OP Surcharge Free ATMs in Costco

CO-OP financial services recently announced a new partnership with Cardtronics to provide surcharge fee ATM access at 332 ATMs in Costco stores nationwide. All of our cardholders can take advantage of surcharge free access in Costco stores as well as at

any of the other 23,592 surcharge free ATM machines located nationwide. To locate CO-OP surcharge free ATM machines, you can use the online ATM locator at CO-OP's website, www.co-opfs.org.

The CO-OP network is the largest credit union owned ATM network in the country.



Office Holidays

New Years Day	January 1
Martin Luther King Day	January 21
Presidents Day	February 18

Special points of interest:

- *Free Credit Reports*
- *Co-Op ATM*
- *Phishing Scam Alert*
- *Christmas Club Accounts*

Phishing Scam Alert

The Credit Union National Association (CUNA) says it has experienced a dramatic increase in phishing attacks during the last several months. E-mails purporting to be from the national trade association are in circulation nationwide.

These e-mails describe “Irregular Account Card Activity” or some version of that statement. The message in these e-mails include a statement that “CUNA would never solicit personal identification from you in an e-mail or over the web; therefore, we have de-activated your card, for your own safety.” The e-mail then goes on to direct the recipient to a phone number to call for re-activation of the card.

These phone numbers are set up using Voice-Over-IP lines. In other words, they are Internet based phone numbers, which are more difficult to track down and disable. The caller is instructed to enter their account number and then their pin

(twice) and then enter the CVV number as well. After a short pause, they are told that their card has been re-activated.

CUNA is especially concerned about these e-mails because they are morphing on a daily basis and they are playing on the “we will not solicit you over the web” message that has been used with previous phishing scams. To date, 10 versions of these e-mails currently are in circulation. Of those, CUNA has successfully disabled seven phone numbers.

Education and awareness are critical to combating phishing attacks. Following are anti-phishing recommendations for you to follow:

- Never access an organizations web site from a link provided in an e-mail, but only by typing in the actual URL

- If you suspect an email may be phishing, contact the organization’s customer support center immediately
- Be very skeptical of “urgent” messages that require you to enter confidential information
- Keep your Internet browser software up to date and use an anti-virus and anti-spam product
- Check your online account balances and transaction regularly for any discrepancies.

For more information, including how to file a complaint, please visit the Internet Crime Complaint Center’s (IC3) web site at www.ic3.gov. You may also visit the Federal Trade Commission’s web site at www.ftc.gov.

Open a Christmas Club Account today!!!!

It’s never too early to start saving for Christmas. As we are all well aware it gets here faster each and every year. So, if you want to be prepared for next year; now’s the time.

Open a Christmas Club Account today. The conditions of the account are as follows:

No minimum balance required

Withdraw anytime between

November 1 and January 31 with no penalty

Have the funds automatically put into your credit union checking account during the first week in November each year

The bottom line is when its time for the shopping to begin, you will be prepared and ready to shop till you drop with your new Fannin Federal Credit Union Christmas Club Account.



