

DuPage County Employees Credit Union

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December 2022

SHORT ON CASH FOR THE HOLIDAYS?

Your Credit Union is running a holiday loan special!

Depending on your credit, term desired, and amount requested, DCECU can offer specific term rates such as:

- *12-months starting at 7.99% for amounts up to \$2,000
- *15-months starting at 8.49% for amounts up to \$3000
- *18-months starting at 8.99% for amounts up to \$4000

This holiday loan special will run through the end of **January 2023**.

STOP IN TODAY FOR AN APPLICATION OR
APPLY ONLINE AT:

DUPAGECECU.ORG/LOANS/APPLY-ONLINE/

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to DCECU credit underwriting guidelines.

*Stated rates are as of December 1st, 2022 and are subject to change.

USEFUL TIPS:

Time to Check Your Beneficiary Designations

One estate planning issue that requires your ongoing attention is beneficiary designation.

Outdated or incomplete forms can cause major problems. A few items you should check to verify that you have proper beneficiary information are:

- Bank accounts
- Brokerage firm accounts
- Tax-favored retirement accounts
- Company benefit plans
- Life insurance policies
- Annuities
- Section 529 college savings plan

Several different situations that may prompt an update include:

- Marriage
- Divorce
- Birth of child/children
- Change in work status

DCECU at Your Fingertips



Mobile App

*Available at the Apple App Store and the Google Play store

E-Notices Now Available for Home Banking

dupagececu.org

Sign up for e-statements today!!!

Our home banking website can now provide members with email alerts when they have notices to view. When receipts, overdraft notices, CD maturity notices and delinquent letters are generated, the E-notice for Member.Net will send an email alert to the member stating they have an E-notice available. To view, just log onto your home banking account and select the E-notice link on the top of the page. All of your notices will be listed and available to be viewed as a pdf. Sign up for this service today!

List of Products/Services that Your Credit Union Provides

New and used auto loans

FREE e-statements (Save a Tree)

Personal loans

DuPage County Property Tax Payments

Illinois State License Plate Sticker Sales

Money Orders

Postage Stamps

Domestic wire transfers

Free checking accounts

Visa gift cards and travel cards

Share Certificates of Deposit (CDs)

Free Mobile and online banking

Gap Insurance

Savings accounts

Free bill pay service

New Credit Union Administrator

As of November 7th, your credit union has a new credit union administrator. My name is Kathryn Galles, and I have worked in the credit union world on various levels for the last 8 years. Credit unions are my passion, along with helping both the staff and the members. I am very excited to start my career as the new Credit Union Administrator and look forward to getting to know the members of DCECU! Please feel free to stop in and say hi!

We want to hear about your vacations

Keep us in the loop on any extended vacations or areas that you don't normally go. We want to make sure that your account activity does not get interrupted because you have gone on a new adventure outside of your normal routine. It's our job to keep your financial information safe and secure so keep us informed of any upcoming plans. Give us a call or drop by the office to update your account information so that you don't have to stop your fun.



Allpoint ATMs are located in most popular retail stores. Why go out of your way for cash at a branch when you can get your cash, without the ATM fees, where you already are?

Check out allpointnetwork.com for additional locations.



Walgreens ♥ CVS pharmacy



SAFeway



Winn-Dixie

CIRCLE K

Fraud Awareness Week

November 13th-19th, 2022, was international fraud awareness week. Fraud can happen to anyone, at any time, but is especially prevalent during the holiday season. We would like to give you some tips to help prevent fraud in the best way that you can. First, let's start with the definition of consumer fraud. Consumer fraud can be defined as: unfair or deceptive business practices that cause consumers to lose money or be misled. Fraud can consist of false promises, inaccurate claims, and other illegal business transactions, without the victim's awareness. There are several common types of consumer fraud, from credit card fraud to identity theft and false advertising.

Here are four signs that someone is trying to scam you:

- 1. Someone pretending to be from an organization that you know. This includes requests for you to verify your account number, verify your debit card number, and asking you to verify your personal information on your bank account without you initiating a request that would warrant that. Your financial institution will never call and ask you to verify any of this information.**
- 2. Someone saying there is a problem with a service you may have, or that you have won a prize or a drawing that you did not enter. Simply put, if it sounds too good to be true, it usually is.**
- 3. Someone pressuring you to act immediately on a request over the phone. Scammers will use fear tactics, or use fast, loud language to try and persuade you to comply with a specific request. They will often get angry when you question the task.**
- 4. Someone requesting that you pay them in a specific way. Scammers will almost ALWAYS request a wire transfer, as once a wire transfer is initiated and sent out by you with a signature, it cannot be taken back. Other common forms of payment include Cryptocurrency, or Gift cards.**

Some useful tips in preventing fraud include:

1. Block any unwanted calls or text messages that you receive
2. Don't give your personal or financial information in response to a request that you didn't expect or that you are unfamiliar with.
3. Resist any pressure to act immediately on a request.
4. Be aware of all the ways scammers will request payment and question the form of payment they are requesting.
5. Stop and talk to someone you trust about the potential situation at hand.
6. Report scams to the FTC. This can be done at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

DuPage County Employees Credit Union would like to wish you a safe, healthy, and happy holiday season!

