

A THE CREDIT UNION ADVANTAGE

HELPING YOU ACHIEVE
FINANCIAL SECURITY



Fraud Prevention for the Digital-First Consumer

Since the pandemic began, consumer behavior rapidly became more digitally focused as most consumers who had yet to adapt online behaviors were forced into the digital world. This rapid shift created opportunity for businesses to reach consumers seeking to sustain a normal life; but also created opportunity for fraudsters to strike. When those fraudsters struck, they struck hard.

According to the FTC, consumers lost over \$3 billion in 2020. They saw 2.2 million fraud reports and collected nearly 1.4 million identity theft reports, doubling the 2019 stat. CNBC reported the Office of the Inspector General for the Department of Labor estimated \$36 billion was fraudulently



stolen from unemployment benefits.

Consumers should become increasingly skeptical and understand practical fraud prevention strategies.

We suggest the following practices:

- Regularly check credit report
- Monitor accounts daily for unauthorized transactions
- Keep personal computers protected with current Anti-Malware software
- Browse and shop on secure sites only
- Use strong passwords and change them frequently
- Do not respond to spam email, texts, or click suspicious links
- Avoid posting too much personal information on social media



PUMPKIN DECORATING CONTEST

1st place will receive a \$50 gift card!

Pick up your pumpkin at either branch location Oct. 18-22 and begin creating!

No carving please.

All entries due by 4 p.m.
Wednesday, Oct. 27.
Winner announced on Friday, Oct. 29!

Prizes will be given to top three pumpkins. Must be member of All-Star Kids Club to participate.

Your *Community* Credit Union... Serving all residents of Taylor, Haskell, Jones, Shackelford, Stephens, Nolan, Callahan, Eastland, Runnels, Coleman, Brown, Comanche and Erath counties.

Congratulations!

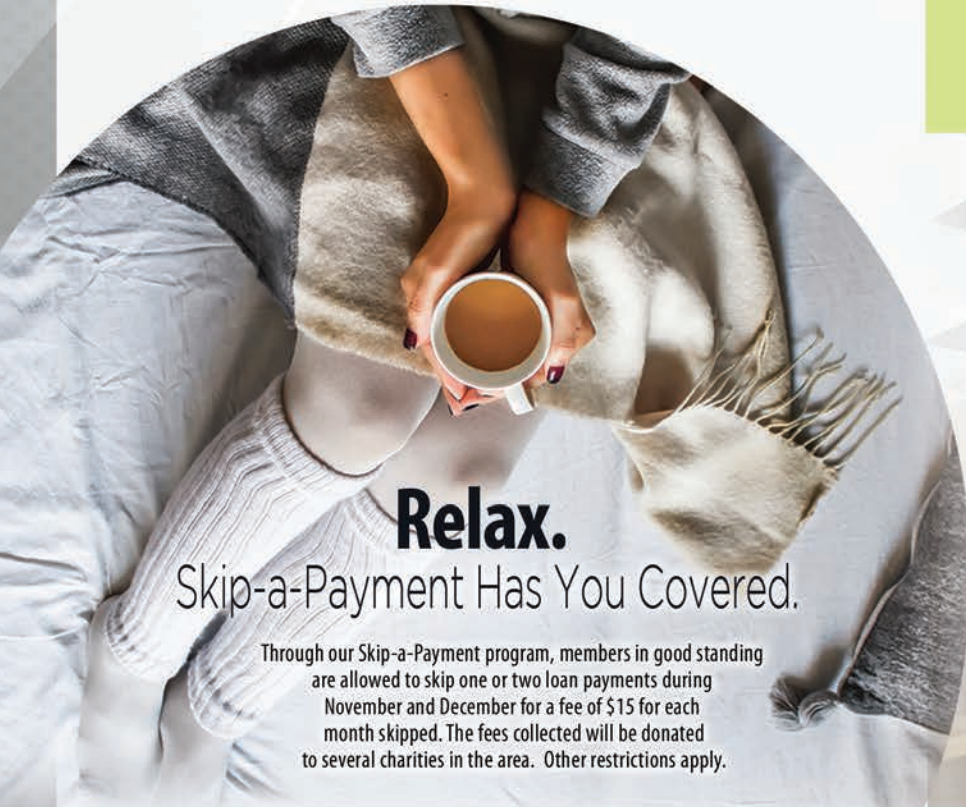
to these FAFCU team members on their recent promotions.



John Windham
Assistant Vice President
Member Services

Jon Miller
Assistant Vice President
Real Estate

LaDale Harris
Loan Officer I



Relax. Skip-a-Payment Has You Covered.

Through our Skip-a-Payment program, members in good standing are allowed to skip one or two loan payments during November and December for a fee of \$15 for each month skipped. The fees collected will be donated to several charities in the area. Other restrictions apply.

Earn **TRIPLE** Bonus Points



When You Use Your
First Abilene FCU Credit Card
Sept. 1 through Oct. 31

CONGRATULATIONS

Evelyn Massey
has won **\$25.00!**

*Contact First Abilene FCU to redeem your prize.

Enjoy the Holidays Without the Financial Hang-ups

Holiday loan rates
as low as
7.99% APR



NORTH LOCATION:

1118 Pine | Abilene, Texas 79601
(325) 670-2429

NORTH DRIVE-THRU:
7:30-6:00 Monday-Friday
Closed Saturday

NORTH LOBBY:
9:00-4:00 Monday-Thursday
9:00-5:00 Friday

SOUTH LOCATION:

3324 Catclaw | Abilene, Texas 79606
(325) 670-2429

SOUTH DRIVE-THRU:
7:30-6:00 Monday-Friday
9:00-1:00 Saturday

SOUTH LOBBY:
9:00-4:00 Monday-Thursday
9:00-5:00 Friday



First Abilene
Federal Credit Union

www.firstabilenefcu.org

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