

## Tips to Avoid *Holiday* Scams



While most holiday traditions are filled with joy, family and friends, the fraudsters and their scams ramp up their efforts. These cyber scammers devise schemes in an effort to exploit your habits of giving and gift-buying for your loved ones to hopefully cash out as many of you become preoccupied with all the festivities.

Here's an example with a happy ending. You are busy texting your mom about Thanksgiving travel plans when you get an email from what appears to be Amazon. It says your account has been double charged and you need to click on the link in the email to be reimbursed. *Pause here. Do you click on the link because you are distracted or do you take a closer look?*

You immediately notice a grammatical mistake in the subject line: "Your account have been overcharged." You scroll over the link and realize it's not an Amazon URL at all but a jumbled mess of numbers and letters. You realize it's a scam, and contact Amazon directly.

We know that ordinarily, you all are very careful but that even the most cautious of us can let our guard down during the rush of the holiday season.

So here are some helpful hints for your protection:

- Scroll over links in emails and social media ads to display the true destination of the website to make sure it's a legitimate site.
- When possible, use a credit card. It's easier to dispute charges and

may limit the damage if it turns out it was a scam.

- Stay away from unfamiliar retail, travel, and charity sites online or research them by searching for their names on review sites.
- Carefully examine gift cards at the point of purchase. Any sign of tampering could mean a scammer already has the pin and can deplete the funds once it's bought.
- Beware of huge discounts on hot gift items, especially when touted on social media posts, unfamiliar websites or in an email.
- Spelling errors or shoddy grammar could be signs of scams.
- Stay away from sites which do not provide a physical address or phone number.
- If a website does not have a privacy policy, do not use it.
- Beware of unsolicited email asking for a link to be clicked on or for an app to be downloaded to access a deal or arrange a delivery.
- If an email, phone call or text is asking for your account information such as account numbers, passwords, PINs, Social Security numbers, etc.—don't answer or click on any link. ESFCU will never ask you for this information in an email or text. If you are unsure, please contact us directly.
- Be very skeptical of free or too good to be true offers.

Remember fraudsters don't take breaks during the holidays but rather increase their scamming so stay alert, look for the signs and act with an abundance of caution.

You will have a better chance of a safe and scam-free holiday!



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### Special points of interest

- Holiday Closings
- **ESFCU CLOSED ON Sat., Nov 6th**
- **INTERMITTENT ONLINE ACCESS /NO ATM ACCESS Nov 6th & 7th**
- Christmas Club Funds
- Ordering Holiday Cash

## Thank You

for your continued loyalty to our credit union.

We look forward to serving you now and in the years to come!



In Celebration of our Veterans and Honoring those who Protect and Serve our community, we have a **Special Loan Offer** just for you!

If you are a Veteran; a member of the Police Force; a Firefighter or an EMT, you can apply for a 12 month personal loan between November 3-10th at the special rate of **ONLY 5.99% APR.**

Approved loans will be dispersed on Wednesday, November 10th—just in time to make your holidays a little brighter!

Apply online between November 3-10th  
at [esfcu.com](http://esfcu.com).

TEXT a loan officer at 620-342-2336 for details!



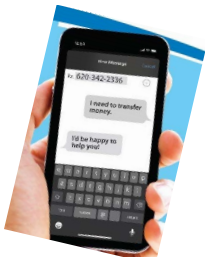
Qualified personal loans with approved credit. APR = Annual Percentage Rate. NEW MONEY ONLY. Existing ESFCU loans do not qualify. A Veteran, Police Officer, Firefighter or EMT must be on the loan to qualify. Real Estate, HELOC and credit cards do not qualify. Offer good from 11/03/2021—11/10/2021.

We encourage all of our members to  
**Shop LOCAL & Finance LOCAL!**

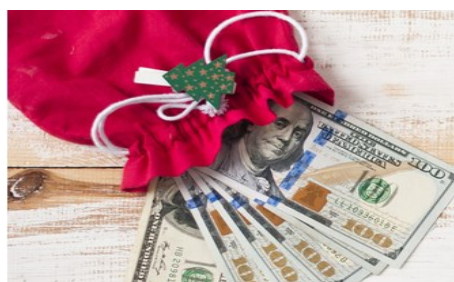
- ♦ 12 Month Personal Loan
- ♦ Apply between November 17-24th
- ♦ Approved loans dispersed on November 24th- just in time for **BLACK FRIDAY LOCAL SHOPPING!**
- ♦ **ONLY 5.99% APR**

**APPLY ONLINE at [esfcu.com](http://esfcu.com)**

**TEXT US AT 620-342-2336  
FOR DETAILS!**



Qualified personal loans with approved credit. APR = Annual Percentage Rate. NEW MONEY ONLY. Existing ESFCU loans do not qualify. Real Estate, HELOC and credit cards do not qualify. Offer good from 11/17/2021—11/24/2021.



If you have ordered new currency in the past for your holiday gifts, please be aware that we are not able to order new cash this year.

We will do our best to hold on to any new cash we receive but we cannot guarantee we will have what you need on hand.





**ESFCU will be CLOSED Sat., Nov. 6th**  
for scheduled system maintenance.

**Intermittent Online Access/No ATM**  
**Access Nov. 6th & 7th.**

## Holiday Skip-A-Payment



**Make your holiday brighter and benefit local charities!**  
Apply today. Some restrictions apply.

We are pleased and proud to be able to offer our Holiday Skip a Payment program again this year.

**Apply online on our website at**  
**esfcu.com** Just click on the Holiday Skip-a-Payment banner ad and fill out the short form.

**SKIP your**  
**November OR December**  
**CONSUMER LOAN PAYMENT**  
so you can have some  
**EXTRA HOLIDAY CASH!**

All we ask is that you donate \$15 per skipped loan payment. All of your donations will go to **Abundant Harvest** and **ESU Corky's Cupboard!**

**Have questions?**  
**TEXT a loan officer at**  
**620-342-2336!**

\*Please note that if you have already skipped a payment as part of our COVID relief program, you may not be eligible for the Holiday Skip-a-Payment. Qualified consumer loans only.

## The 30th Annual National Teachers Hall of Fame Radio Auction



### Thursday, November 18th

Emporia State Federal Credit Union is proud to once again host the broadcast portion of the National Teachers

Hall of Fame Radio Auction.

The money raised from the auction will be used for the 2022 Induction Ceremony and week-long celebration of the 2020 and 2021

classes of inductees into the National Teachers Hall of Fame.



Just a reminder that if you have a **Christmas**

**Club Account**, those funds will be released on **Monday, November 1, 2021**. To find out more about our Christmas Club Accounts, **TEXT** us at 620-342-2336!

## ESFCU To Participate In Growing Up Giving Project

This is the 6th year that the credit union will join other financial institutions in the area to provide funds for the Growing Up Giving Project.

These funds will be given to the students at a local school. Each participating class will be given a portion of the money. They re-

search each of the charities participating in the Emporia Area Match Day and then determine how to distribute the funds among those charities.

**The Match Day event will be held online on Monday, November 15th.**

For more information, call the Emporia Community Foundation at 342-9304 or check online at [emporiainatchday.com](http://emporiainatchday.com).





## Ask Congress to Oppose New IRS Reporting Provisions!

As Congress considers new infrastructure spending, lawmakers are considering unconventional sources of revenue to fund their plans. One proposal under consideration would require financial institutions such as ESFCU to report to the Internal Revenue Service (IRS) how much money has gone into and out of many consumer accounts.

Don't jeopardize consumers' personal financial privacy by allowing the IRS to access nontaxable deposit account information from credit unions and banks. Many advocacy groups are lobbying the same.

**Such an unprecedented grab of your personal financial data raises several concerns:**

- ◆ This proposal would **violate the personal privacy of consumers** like you by forcing credit unions and other financial institutions to provide the government with information that does not reflect taxable activity.
- ◆ Financial institutions — particularly those in rural and low-income communities — would face a **new and expensive regulatory burden** that could make it untenable to serve those consumers already left behind by Wall Street banks.
- ◆ The government relies on decades-old data systems to store and secure IRS information. These systems have already been compromised in recent years, and the addition of this type of data only **increases the likelihood of a future breach** of your personal financial information.

**Please consider lending your voice to this important effort. Send an e-mail to your U.S. Representative and ask Congress to oppose these IRS reporting provisions!**

### Board of Directors

#### Primary Functions:

1. Set Direction of ESFCU.
2. Review and Approve Policy.
3. Create our strategic plan establishing goals.
4. Oversee ESFCU is financially stable and sound.
5. Hire and evaluate the CEO.
6. Report to the membership at the annual meeting.
7. Advocate the CU philosophy to legislators.

#### Other Qualifications:

- Must be a member of ESFCU. Must be bondable. May not be an employee of ESFCU.
- Experience: Basic financial skills, ability to make decisions, understand risk and evaluate fairly.
- Skills: Inquisitive, good communication skills, willingness to invest time.

#### This Board:

- Primary role is to govern the credit union while providing leadership and oversight.
- Provides direction by establishing the vision, mission and goals of ESFCU.
- Is proactive and speaks as one voice.
- Represents the membership with balanced representation of affiliated employment groups.

### Get Involved at Emporia State Federal Credit Union

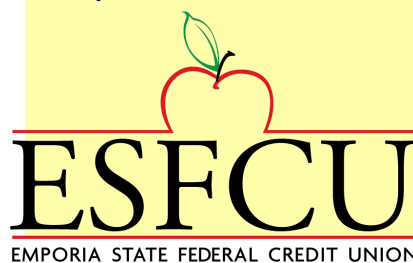
**Members in good standing interested in learning more about becoming an ESFCU volunteer may send contact information to:**

***Emporia State Federal Credit Union***

**Ref: Volunteer Interest  
310 West 12th Avenue  
Emporia, KS 66801**

**Or email:  
cuseservices@esfcu.com**

**Call/Text: 620-342-2336**



### Supervisory Committee

#### Primary Functions:

1. Serve as "watch dog" for the CU—monitoring the performance of elected officials and the operations of the credit union.
2. Report to the Board of Directors.
3. Supervise clerical and auditing personnel hired by the committee to carry out its audit responsibilities.
4. Ensure financial statements are accurate and fairly present the financial condition of ESFCU.
5. Ensure management practices and procedures safeguard members' assets.

#### Other Qualifications:

- Must be a member of ESFCU. Must be bondable. May not be an employee of ESFCU.
- Experience in accounting or audit helpful.
- Skills: Professional skepticism, inquisitive, good communication skills, willingness to invest time.

#### This committee:

- Ensures that the annual audit requirement is fulfilled.
- Ensures verification of member accounts is performed.
- Monitors internal controls.
- Monitors financial trends and reporting.

ESFCU provides several products that allow you to keep track of your account balances and transactions in real time.



### Online Account Access and our

**Mobile App** give you up-to-the-minute access to your account 24/7 no matter where you are. These safe and secure products are free to you and easy to use.

Increasing postage expenses as well as expected delays in mail delivery make these products even more important. Additionally, in an effort to keep our expenses down, **ESFCU will discontinue mailing paper Insufficient Funds and Overdraft Protection notices**

# CHANGES COMING IN 2022

**effective Jan. 1, 2022.**

Once you sign up for **Online Account Access**, you can set up a number of alerts that also help you keep track of your transactions.

The **Balance Alert** is an easy way of finding out what your balance is

each day! These alerts are so easy to set up. Any ESFCU staff member would be happy to help you. **PLUS**, you can always **TEXT** us or call if you need assistance. We're one of the few places left that still have a real person that answers your calls!



We will continue to do everything in our power to provide the exceptional service you deserve. 2022 promises to be a very successful year ahead!

## Emporia State Federal Credit Union Notice of Fee Changes Effective January 1, 2022

### Fee Schedule (in effect January 1, 2022)

#### Account Fees:

Insufficient Funds Charge . . . . .	\$30.00
Copy of a Check . . . . .	\$5.00
Stop Payment Request . . . . .	\$25.00 +\$2/item (Draft/EFT)
Check Printing Fees . . . . .	Prices vary

#### VISA DEBIT CARD/ATM Fees:

FREE UNLIMITED usage at the ESFCU ATMs located at 310 West 12th, Emporia High School, 2332 Industrial Road & Emporia State University-Memorial Union.

\$1.00 Charge for Debit Card withdrawals or transactions after five (5) per month.

Replacement Card(s) . . . . . \$15.00 each  
(Lost, stolen or other)

PIN Reminder Fee . . . . . \$3.00

No Activity (for 6 months) . . . . . \$10.00

#### Loan Filing Fees:

Secured Title Application Fee/Notice of Security Interest/Mortgage Filing Fees: Cost as set by State

Late Payment after 20 days . . . . . 5% or \$25.00

NSF Returned Check-Loan Pymt. . . . . \$30.00

### Other Service Fees:

Statement Copy . . . . .	\$5.00 ea + \$10/hr (Microfiche)
Account Printout . . . . .	\$2.00
Deposited Return Item . . . . .	\$2.00
Cashier's Check . . . . .	\$3.00
Outgoing Domestic Wire . . . . .	\$20.00
Outgoing International Wire . . . . .	\$50.00
Incoming Domestic Wire . . . . .	\$5.00
Incoming International Wire . . . . .	\$10.00
Western Union Wire . . . . .	\$20.00
Account Reconciliation . . . . .	\$15.00
Dormant Account . . . . .	\$10.00/mo
Incorrect Address Change . . . . .	\$10.00 (by Post Office)
Account Research . . . . .	\$15.00
Garnishment or Levies . . . . .	\$25.00 (per item)
Closed Account Fee . . . . .	\$5.00 (within 60 days)
Reinstate Account Fee . . . . .	\$5.00 (before 60 days)
Look Up a Check . . . . .	\$3.00

### Hours of Operation

#### Lobby:

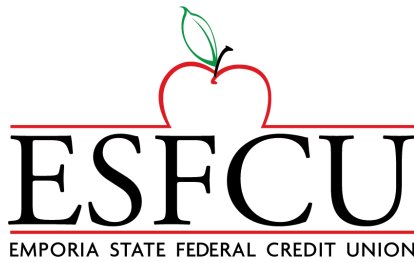
M—F 9:00 am to 5:00 pm

#### Drive Thru:

M, T, TH, F  
8:30 to 5:30  
Wed.  
9:00 to 5:30  
Saturday  
8:30 to Noon

#### ATM Locations:

310 West 12th  
2332 Industrial Road  
3302 West 18th (EHS)  
1 Kellogg Circle (ESU Union)



310 West 12th  
Emporia, KS 66801

Branch Location  
2332 Industrial Road

Call/Text: (620) 342-2336  
Toll Free: (866) 342-2336

[esfcu.com](http://esfcu.com)

TEXT: 620-342-2336

### Holiday Closings:

**Saturday**  
**November 6th**  
Computer Maintenance

**Thursday**  
**November 11**  
Veterans Day

**Thursday & Friday**  
**November 25 & 26**  
Thanksgiving

**Friday & Saturday**  
**December 24 & 25**  
Christmas

**Friday & Saturday**  
**Dec. 31 & Jan. 1, 2022**  
Year end processing

NMLS #424226 This credit union is federally insured by the National Credit Union Administration.

