

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Summer 2022

Mission Statement

Helping Members meet
their financial needs...
one CrossRoad at a time.

2022 Congratulations Graduates!

Congratulations to all area graduates. If you're a LifeSaver Club Member, remember to show us your diploma and receive a gift from CrossRoads Financial FCU!

Special thanks to our graduates, Shea Bailey, Madison Dirksen, Aaron Funkhouser, Lucas Lyons and Gavin Muhlenkamp. Their contributions and hard work 50843 while serving on the CrossRoads Youth Advisory Board this past year made a difference!

If you have someone going back to school, don't forget to add our Kick Start Student checking account and a Debit or ATM card and toss in mobile banking for an awesome Back to School Package!



Planning a Vacation

What is in your suitcase? Are you packing your CrossRoads Visa debit or credit card? Remember to contact us before you leave. Transactions in some countries and a few states are blocked due to fraudulent activity. We will make sure that your card is not blocked as you travel, and your money will be available when you need it!

Don't leave home without us.



 Step up to create the home you've always wanted.

Ask us about a
Home Equity Line of Credit


NMLS #802196

Prepaid Visa Cards

Searching for a good prepaid card? Consider our reloadable Visa TravelMoney Card. You may use it for purchases or for cash at ATMs. If you need a gift for your special person; get something they will appreciate--- a prepaid Visa Gift Card. Your special person can make purchases wherever Visa is 29855 accepted. Both cards may be purchased at our offices in Portland, Dunkirk, or Winchester.



Please compare the statement balances with your records.

If they do not agree, report any differences immediately to:

WHITINGER & CO LLC

P.O. BOX 631 • MUNCIE, INDIANA 47308

**Unless differences are reported within 30 days,
we assume our records to be correct.**



Holiday Closures

Closed Monday, September 5 for **LABOR DAY**

Closed Monday, October 10 for **COLUMBUS DAY**

During the holidays enjoy access to your account with Mobile and Online Banking, BillPay, and a Visa Debit Card for purchases or cash at one of our four ATMs. Traveling out of town? Watch for the Alliance One logo to avoid unnecessary surcharges at other ATMs.

— Finance With Us —

★ GET PRE-APPROVED TODAY! ★



MAIN OFFICE

PO Box 806, 1102 W. Votaw St.
Portland, IN 47371
260-726-2142
Mon - Thurs., 8:00 am - 4:30 pm
Friday, 7:30 am - 5:00 pm
Saturday, 8:00 am - 12:00 pm

DUNKIRK BRANCH

18919 N. State Rd. 167
Dunkirk, IN 47336
765-768-6554
Mon - Thurs., 8:30 am - 4:30 pm
Friday, 8:00 am - 5:00 pm
Saturday, 8:30 am - 12:00 pm
ATM Available

PORTLAND BRANCH

PO Box 806, 905 N. Meridian St.
Portland, IN 47371
260-729-5100
Mon - Fri., 11:00 am - 7:00 pm
Saturday, 11:00 am - 3:00 pm
ATM Available

WINCHESTER OFFICE

PO Box 532
151 N. Middle School Rd.
Winchester, IN 47394
765-584-7200
Mon - Thurs., 8:30 am - 5:00 pm
Friday, 8:00 am - 5:00 pm
Saturday, 8:30 am - 12:00 pm
ATM Available

askus@crossroadsfcu.org
www.crossroadsfcu.org



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CROSSROADS
FINANCIAL FEDERAL CREDIT UNION



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Fraud Alert

CrossRoads Financial Federal Credit Union values the safety of your identity and your finances. At financial institutions across the country accountholders are scammed into providing 50171 their online banking usernames and passwords which result in unauthorized EFTs (electronic fund transfers) from their account via P2P (peer to peer) or payment apps like Zelle, Apple Cash or Venmo.

PAYMENT APP ATTACKS - Many accountholders never used a payment app before but are tricked into giving their credentials to the fraudster who then takes money out of their account through a payment app that they set up using the information the accountholder gave them. How do they get your information? The fraudsters send false information and use scare tactics to trick accountholders into sharing their online banking credentials and/or debit card information.

ONLINE BANKING ATTACKS - The fraudster or the accountholder signs into online banking. Once in the account, the fraudster or accountholder will move money out by either using ACH credit (electronic withdraws) or a debit card transaction. In this case, the bad guy is performing the fraud because he obtained your username and password from you so they can move the money out or persuaded you to do it. Scammers avoid security controls by contacting the accountholder pretending to be the financial institution to get information.

Tips to avoid being a victim of these type of scams:

- Payment apps should be used for friends and family only, or someone you know. Once the money is gone, it is gone! (Accountholders are not reimbursed for financial losses due to payment app fraud.)
- Do not be scammed by someone impersonating CrossRoads or your financial institution.
- Hang up or Delete! If you receive a call or an email from someone warning about fraud, and they ask for your account number, card number or passwords, hang up or delete the email! Do not respond or call 2892 them back. You can always look up the number of the credit union or other financial institution supposedly calling you and call them back. (CrossRoads fraud department may call our members about suspicious credit or debit card transactions, but they will never ask for your card number or passwords.)
- NEVER verify or give out online banking username or password to ANYONE.
- Be aware that fraudsters may spoof your financial institution's phone number.

CrossRoads representatives will not contact you via email, text, or phone and ask for your account number, or card number. As your financial institution, we have that information on file.

Your Account Number May Be Worth \$25!

Four lucky members may find their account number hidden in this newsletter. If you see your account number, call **726-2142, ext. 2031** by July 30th to claim your money!

Small Business Loans

Doug Loy is now assisting local businesses with their small business needs. At CrossRoads you can expect local decision making and quick turnaround times. Contact Doug Loy, our Business Development Officer at **260-726-2142, ext. 2026**.

Testimonial?

Member success stories are helpful for potential and existing CrossRoads members. If you would like to share a sentence or two about your experiences at CrossRoads and have your comments featured on the website, please let us know. Contributors are simply identified by first name and last initial. View comments shared by other members on our homepage by going to www.crossroadsfcu.org. Contact your local credit union office or call **260-726-2142, ext. 2031** for your authorization form!