

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Summer 2023

## Mission Statement

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

## 2023 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, Josh Monroe, Morgan Reier and Bennett Weitzel. Their contributions and 41914 hard work while serving on the CrossRoads Youth Advisory Board 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!*



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; 7344 get something they will appreciate - a prepaid Visa Gift Card. Your special person can make purchases wherever Visa is accepted. Both cards may be purchased at our offices in Portland, Dunkirk, or Winchester.



## 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 10237 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.*



## Visa Online Received a Significant Upgrade

Visa Online received a significant upgrade recently. The link is still located in the box on the upper left corner of the home page on our CrossRoads website.

Members that are current Visa Online users may continue to use their same login information. If you have forgotten your username or password, simply click the "Forgot" button on the Visa Online page.

New users will need to click the "Enroll" button on the Visa Online page. If you have a CrossRoads credit card or Home Equity, please log in or enroll and take advantage of the features offered for your convenience.



## Holiday Closures

Closed Monday, September 4 for LABOR DAY

Closed Monday, October 9 for COLUMBUS DAY

*During the holidays enjoy access to your account with Mobile and Online Banking, BillPay, and a Visa Debit Card for purchases 17078 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.*



## Fraud Alert

CrossRoads Financial Federal Credit Union values the safety of your identity and your finances. At financial institutions across the country account holders are scammed into providing their debit card information. Account holders are tricked into giving their credentials to the fraudster who then takes money out of their account using the debit card information given to them.

Two CrossRoads members notified the credit union that they received calls. The fraudsters called from a familiar number they had spoofed, meaning a number they have “copycatted” such as our North Meridian Branch number. (Spoofed calls appear the same as any other regular call you might receive, making them impossible for you to know if a call is spoofed or not.) You must seriously consider the requests made by the caller. If someone asks for your account number, debit card number, card expiration date or the numbers on the back, **BEWARE!!** CrossRoads and the Visa card security department already have that information. If someone requests similar information from you they are most probably fraudsters trying to trick you into sharing debit card information. You should end the call.

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

- 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 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.)*
- 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 already have that information on file.

### 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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## 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 31st 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!



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