



# Morrisons Cove 1st FCU

Make Us Your 1st Choice

December 31, 2023

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### Lobby Hours:

Monday, Tuesday, Wednesday  
& Friday: 9 am to 4 :30 pm

Thursday: 9 am to 6 pm

### Drive Thru Hours:

Monday, Tuesday, Wednesday,  
& Friday: 9 AM- 5 PM

Thursday: 9 AM- 6 PM



From all the staff here at Morrisons Cove 1st FCU, we would like to wish you a Happy New Year. We look forward to providing you with quality service and helping you with all your financial needs in this new year. We offer a wide range of services including: Share Draft Accounts, Share Accounts, Signature loans, Home Equity loans, Auto Loans, Mobile Banking with Remote Deposit Capture, IRA's. For more information on our benefits stop into our location or call 814-224-2744.

### Winter 2024 Holiday Closing Dates

Monday January 15, 2024 for  
Martin Luther King Jr. Day

Monday February 19, 2024 for  
Presidents Day

**IRA Rate - .75% APR.**

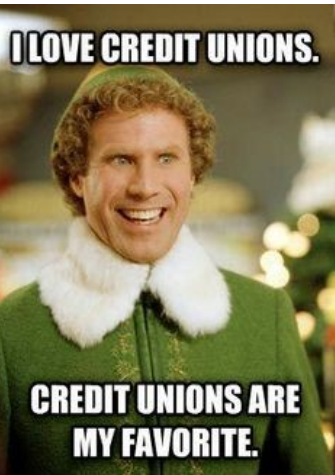
**Dividend Rate - .15 %APR**

### Credit Union Report Card

- Total Assets - 53,110,065
- Total Loans - 22,110,119
- Total Members - 4,487

### REMEMBER

Once a member  
always a member,  
even though you no  
longer work or have  
retired from the orig-  
inal SEG.



## Looking to Consolidate Some Holiday Debt???

### Check out our Outstanding Signature Loan Rates

**A&B credit 9.49% APR [60 months up to \$20,000.00]**

**C credit 10.49% APR [60 months up to \$15,000.00]**

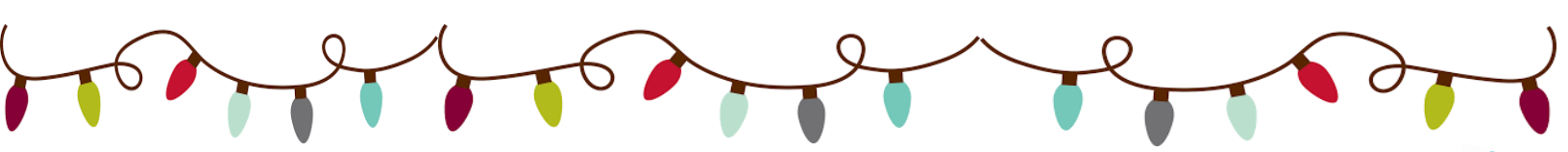
\*Rates may vary depending on each borrowers' credit history and the credit union's underwriting standards. Additional terms and conditions may apply depending on credit and collateral. Rates subject to change without notice. Signature loan payment example: 60 monthly payments of \$2101 per \$1000.00 borrowed @ 9.49% APR. 60 monthly payments of \$21.50 per \$1000.00 borrowed @ 10.49% APR.

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To insure your transaction has been done accurately, please check your receipt before leaving. If there is a problem, please return immediately to the window where the transaction was performed.





CREATING A STRONG PASSWORD...

If you're looking for a way to protect your data and your networks, the answer might be easier than you think - simply enforce a strong password policy at your credit union.

What makes a strong password? There are many components:

- A minimum of eight characters (the more the better!)
- A mixture of both uppercase and lowercase letters
- A mixture of letters and numbers
- Use of at least one special character (ex: ! @ # \$)

In addition to the various characters, a strong password should not contain any personal information or too many repeated characters (ex: AAA, 111).

We recommend using a passphrase, which is a phrase instead of just a word. For example, you can start with the phrase "My two sons play ball," then add some of the components listed above to make the phrase more complex. In this example, a strong passphrase would be My2SonsPl@yB@ll.

Remember, long, complex passphrases are easier for you to remember and harder for hackers to crack. If you follow these rules and make sure to change your passwords regularly, you have a better chance of protecting your credit union's sensitive information!

\*\*\*\*\*E-STATEMENTS...\*\*\*\*\*

DID YOU KNOW THAT WE OFFER E-STATEMENTS, NO MORE WAITING FOR THE MAIL TO COME IN ORDER TO BALANCE YOUR ACCOUNT. STOP IN TODAY AND ONE OF OUR MSR'S WILL BE MORE THAN WILLING TO HELP YOU GET SIGNED UP TODAY !!

DORMANT ACCOUNTS

Did you know that all it takes is \$5.00 to maintain your membership in Morrisons Cove 1st FCU? That's right! As long as you maintain \$5.00 in your primary share account, you are eligible to take advantage of all the privileges of being a member/owner of your Credit Union, like great loan rates, online banking, and the opportunity to vote for (or serve on!) the Board of Directors. We value our members and want to be a lifelong partner in your financial journey. In order for us to serve you, it's important that you keep your accounts from going dormant, which happens after 12 consecutive months without any activity. After 24 months of inactivity, the account will start to incur a fee of \$5.00 per month until it is depleted below the minimum membership amount of \$5.00. When that happens, the account will be closed and you will forfeit your membership with the Credit Union. We would hate to see that happen! All it takes to keep your account active is a small deposit to, or withdrawal from, the account once per year. We do send out a reminder at the 23-month mark, to warn you that dormant account fee will soon be charged - if you get one of these letters, come visit us to make a small transaction and reacquaint yourself with the perks of Credit Union membership.

**Lost or Stolen Cards**

Lost/Stolen Debit Card? Please call 1-800-500-1044

Lost/Stolen Credit Card? Please call 1-800-543-5073