



Morrisons Cove 1st FCU

Make Us Your 1st Choice

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DID YOU KNOW THAT WE OFFER A IN-HOUSE VISA CREDIT CARD????

MC 1st FCU has VISA credit cards at a low introductory rate of 6.9% for six months. After the six month period, the rate changes to 9.9%. Stop by the credit union to get an application for our VISA credit card.

Why not take advantage of this low rate and transfer your higher interest credit card balances to the credit union VISA credit card.

For our existing members: We have recently raised our max limit to \$15,000 stop in and fill out a increase form and we can get the process started for you.

ADDRESS AND PHONE NUMBER UPDATES!!!!

In order for us to keep our member information up to date, the credit union needs to have a current address as well as a primary phone number to reach you! This will help us to serve you better, and will ensure that you do not miss out on getting your statement or special mailing we may mail out. We are also working to update our system with our members Drivers License, if you are in and a MSR asks you for your ID don't be alarmed we are trying to scan all members ID's into our system so we have another method of verifying your identity to ensure that we are working with the correct member.



Lobby Hours:

Monday, Tuesday, Wednesday,

& Friday: 9AM—4:30PM

Thursday: 9 AM— 6 PM

Drive Thru Hours:

Monday, Tuesday, Wednesday,

&Friday: 9 AM- 5 PM

Thursday: 9 AM- 6 PM

Summer 2023 Holiday Closing Dates

Monday September 4, 2023

Labor Day

IRA Rate - ..75% APR (APY)

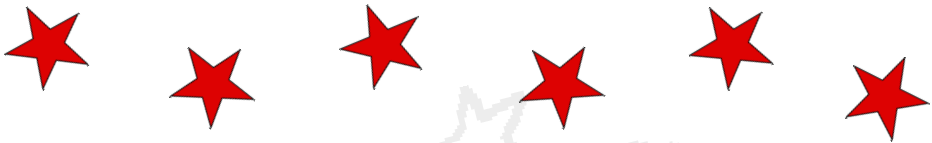
Dividend Rate - .15% APR (.15% APY)

Credit Union Report Card

- *Total Assets - \$54,519,033*
- *Total Loans - \$21,914,114*
- *Total Members - 4446*

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SCHOOL'S out for SUMMER

ATTENTION STUDENTS !!!!

Don't forget to bring those 4th Marking Period Report Cards into the Credit Union and take advantage of our

"Pays to get "A's" Program"

We will give you \$5.00 per "A" up to 5 "A's" as long as parent or guardian match that \$5.00. If you don't have a savings account stop in with a parent and your Social Security card and we can get you one set up with a minimum deposit of \$5.00

Have a Safe Adventurous Summer

As the temperatures rise and the days seem longer you know summer is upon us here in the cove; And with Summer comes vacation for most! Travelling can be great but it can also make you vulnerable to fraud or even identity theft. Here are some things you can do to help lower those risks.

- 1.Reduce What You Carry- Before going on vacation clean out your purse or wallet. Remove all unnecessary cards. Carry nothing with your Social Security Number on it.
- 2.Take Extra Precautions in Tourist Areas- These areas are favorites for card skimming as well as purse snatchers. Try using a small crossbody purse so you never have to take it off and carry your cards in a RFID protected wallet.
- 3.Avoid Using Public or Shared Computers- They could have information stealing software in place.
- 4.Leave Your Checkbook at Home- Your checks have a lot of useful information that criminals want. Including, name, address, bank name, and account number. A better option for extra cash would be a travel card that you can get right here at the credit union. It allows you to put a certain amount of funds on a card so if stolen, criminals can only get a specific amount.
- 5.Verify Callers to Your Hotel Room- A common scam these days involves a call to your hotel room from, "The Front Desk," stating there is a problem and they need your credit card information right over the phone. If this happens hang up and visit the front desk.

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.

REMEMBER

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

Lost or Stolen Cards

Lost/Stolen Debit Card? Please call

1-800-500-1044

Lost/Stolen Credit Card? Please call

1-800-543-5073

To report a lost or stolen card during normal business hours, please contact our office at **814-224-2744** or **800-224-5382**.

