



# Morrisons Cove 1st FCU

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September 30, 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

### Fall 2023 Holiday

#### Closing Dates

Monday, October 9, 2023 for  
Columbus Day

Thursday, November 23, 2023 for  
Thanksgiving

Monday, December 25, 2023 for  
Christmas

Monday, January 1, 2024 for New  
Years



## GRAB THESE HIGHER RATES

*Before they fall*



## LIMITED TIME OFFER

Certificates of Deposit

Minimum Deposit of \$500.00

New Money  
6 months 5.25%  
13 Months 5.00%

Money Currently with us  
13 Months 4.25%



**IRA Rate - ..75%**

**Dividend Rate - ..15%**

### Credit Union Report Card

- Total Assets - \$ 53,213,540
- Total Loans - \$ 22,673,700
- Total Members - 4469



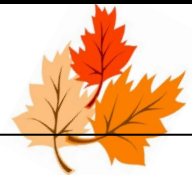
## Member Appreciation Day !!!!!

Please join us at the Credit Union on  
**October 20, 2023** to celebrate YOU!!

We will be having our Annual Member Appreciation Day. Stop in and see us, we will have prizes, games, food and lots of laughs. We look forward to seeing you all and celebrating with you.



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## Do you know about our “Pays to Get A’s” program??

Student rewards for academic achievements. This reward program is for students who achieve A’s on their report cards for the current school year. The following qualifications must be met:

The student must be a member of MC 1<sup>st</sup> FCU.

The Credit Union will deposit \$5.00 into the students savings account for each A up to 5 A’s per marking period provided a parent or relative will match the deposit. The parent or relative must be a member of MC 1st FCU, The credit union will contribute for A’s that are received in the following course subjects: math, reading, writing, history, English, sciences, computer sciences and spelling.

The student’s report card must be presented showing the A’s achieved. We only accept report cards for the current marking period. If letters do not represent the grades, 93% or above will qualify. Students in grade 1 thru 12 will qualify for the rewards. Students should leave the money in their account for their future education, unless an emergency exists.



### **DON'T BE A VICTIM TO CYBER THREATS....**

## **PHISHING, SMISHING & VISHING**

**PHISHING: WHEN YOU GET A EMAIL TRYING TO LURE YOU INTO PROVIDING YOUR PERSONAL INFORMATION.**

**SMISHING & VISHING: SIMILAR TO PHISHING BUT CRIMINALS USE AUTOMATED DIALING SYSTEMS TO CALL OR TEXT YOU WITH MESSAGES INTENDED TO TRICK YOU INTO SHARING PERSONAL INFORMATION. SOME WAYS TO AVOID FALLING VICTIM TO THESE ATTACKS ARE...**

- **Never click on links in pop-ups, emails or text messages from unknown senders**
- **Don't trust contact information provided in emails, text messages or pop-ups. Check on the reliability yourself.**
- **Don't respond to text or automated voice messages on your phone from unknown caller or blocked caller.**
- **Be cautious about downloading email attachments, ensure you know and trust the sender.**
- **Know that most legitimate companies and organizations won't request personal information via email or text.**

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.