



Advantage

INTERNATIONAL CREDIT UNION DAY Thursday, October 19, 2017



MARK YOUR CALENDAR:

Your Credit Union will be closed

Monday, Oct 9 - Columbus Day
Thursday, Nov 23 - Thanksgiving
Friday, Nov 24 - Closed All Day
Monday, Dec 25 - Christmas
Monday, Jan 1 - New Year's Day Observed

Be sure to take advantage of our

- Night Drop Box
- Two ATM Locations
- Visa Debit Card
- Online Banking during our closed hours.

OPEN

Monday - Friday
8:30 a.m. - 5:00 p.m.

STAFF

Betsy Marsteller
Manager

Colette Johnson
Loan Officer

Cheryl Long
MSR

Kim Farritor
Loan Officer

Shelly Matthews
MSR

Rashl Bunnell-Franklin
MSR

Laura Furrow
Part-time MSR

REACH US AT 308-762-1871

Toll Free: 866-762-1871

Fax: 308-762-1876

Audio Teller: 888-827-6957

ccfcu@bbc.net

www.ccfcuonline.com
with Online Banking
and BillPay

ATM LOCATIONS
217 Toluca
1000 E. 3rd Street

LOST OR STOLEN VISA DEBIT CARDS: During regular business hours please notify the Credit Union. After hours, please report your card lost or stolen by calling 800-500-1044.



"Not one penny of insured savings has ever been lost by a member of a federally insured credit union."

We'd like to say **THANK YOU VETERANS**

Saturday, November 11, 2017 marks the 98th observance of Veterans Day. President Woodrow Wilson declared the day a federal holiday in 1919. Originally known as Armistice Day, the name was changed to Veterans Day in 1954. The date was chosen in reference to the ending of World War I: Germany signed an armistice with the Allies at 11 :00 a.m. on November 11, 1918.

Today, Veterans Day is dedicated to honoring all who have served our country. It is an important reminder of the sacrifices all of our military men and women have made on our behalf, and an opportunity to acknowledge and thank them for their service and contributions. As we mark the day, all of us at the Credit Union want to say, "THANK YOU VETS!"

*"It doesn't take a hero to order men into battle.
It takes a hero to be one of those men who goes into battle."*

-Norman Schwarzkopf

MOBILE DEVICE

Holiday Shopping Tips



As the holiday season approaches, and an overall increase in mobile phone usage, hackers are on the prowl for your data during what should be the most wonderful time of the year. To combat cybercriminals this holiday season, we are sharing the following mobile security tips for safe online shopping:

1. When browsing or shopping on your phone, always look for "https" in the URL instead of "http." This indicates an added level of security, which should always appear before exchanging any private information. Do not buy anything while connected to a public Wi-Fi. These networks are not encrypted.
2. Never download a payment app you don't recognize or buy from an unknown app store. Cybercriminals with knowledge of web development can create phony shopping apps that they use to steal personal information from unsuspecting shoppers.
3. Never click on links from spam emails to make purchases. It's always a bad idea to click on a link in an email from someone you don't know, but it's particularly dangerous if you buy on a site advertised in a spam email.
4. Run regular updates on your retail apps, especially when patches are released to fix security holes. Also, make sure your mobile device has the latest software update.
5. After making a purchase, remember to log off of the retailer's site.

Ready or Not Here Come the Holidays!

Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a low-interest holiday loan from the credit union can make your season brighter. That's because with our popular "Santa Helper Loan," you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Contact Colette or Kim starting November 1, 2017. You can borrow up to \$2,000.00 @ 5% with 12 months to repay. *With approved credit*

Christmas Skip a Payment is another cost saving option this holiday season. We offer you the choice of skipping your loan payment(s) in either November or December. To take advantage of this offer there is a \$25 processing fee per loan. *Some Restrictions Do Apply*

Christmas Club - If you have a Christmas Club Account the funds will be available November 1, 2017. If you would like to open a Christmas Club Account contact the Credit Union.



Share Certificates

An alternative way to save money

Do you have extra money on hand? Why not lock it up by opening a Share Certificate? Your credit union offers Share Certificates that allow you to choose a term that matches the path you are on. It's a safe and easy way for you to reach short and long

term financial goals, such as setting up funds for education, fun getaways, a rainy day fund, etc.

Give yourself the opportunity to save with a "hands off" approach and a chance for that hard-earned cash to grow. To find out more about this alternative way to save, call, visit us online, or stop by the credit union.

YOU WILL LOVE OUR RATES!!

Share Certificates - \$500 Minimum

12 MOS	1.21%APY
18 MOS	1.36%APY
24 MOS	1.51%APY

We also offer other ways to save:

Regular Savings Account	.60%	
Grand Saver Account	.85%	\$1,000 Minimum
Pee Wee Penguin Account	.85%	12 & under
IRA	1.20%	