

JANUARY 2024

HARVEY G. MORRIS, CHAIRMAN  
MEGAN K. THOMAS, PRESIDENT

### IMPORTANT: Protect Your Account From Identify Theft

**SCAM  
ALERT**



We have experienced an increase in identity theft attempts at our location. Scammers are calling in and impersonating members to obtain account access/information. Many times, they are able to provide the credit union with accurate member information including social security number, date of birth, phone number, etc. It is not always known how the information is obtained.

For example, one member thought they were on the phone with their computer manufacturer's IT department when in fact they were on the phone with scammers, and they granted remote access to the scammers. The scammers then had full access to all their computer files, including their sensitive personal information. The scammers go as far as to spoof the member's real phone number on the caller ID, so it appears the member is actually calling the credit union! Thanks to our experienced and vigilant staff, several scammers' attempts have been caught, stopped, and reported to authorities.

It is our priority to protect you and your account(s). You may notice an increase in security questions when you call over the phone. To add additional protection to your account(s), we strongly recommend that you add a password, passphrase, or code that only you will know. We also recommend that you verify your account information so that we have up to date contact information in the event we need to contact you. To do so, please call 303.427.6466 or visit the credit union.



Thank you for making our Santa Claus visit to Westminster Federal Credit Union a big success! Santa enjoyed visiting with all of our members, both young and young at heart, last December 15th. We look forward to seeing you all again next December!



### 2024 ANNUAL MEETING NOTICE



Our next Annual Meeting will be held on April 16, 2024, at 5:30 pm. The meeting will be held at Westminster City Park Recreation Center, 10455 Sheridan Boulevard, Westminster, CO 80020 in the Community Room. Join us for dinner and prizes!

# WESTMINSTER FCU OF INTEREST

## Dividends Declared



The Board of Directors declared dividends for the 4th quarter of 2023. The rate paid on share savings was 0.05% APY, checking accounts was at 0.03% APY and the Money Market Accounts paying as high as 2.00 % APY.

Dividends are calculated on the average daily balance and paid on the last day of the quarter. Your account must be open at the end of the quarter to receive dividends. Rates may change so please check our website for the latest rates.

\*Annual Percentage Yield

## Find Your Account Number Discontinued

In the interest of security and privacy, we will no longer be hiding random account numbers in the newsletter.

We feel that privacy is worth more than a \$25 gift card. We will be thinking of other contests that will give all of our members a chance to win a gift card in the upcoming newsletters, so stay tuned!



# DID YOU KNOW?

**Did you know...** you can control your **ATM/Debit card with our app. Stop fraud and protect your account.**

**Did you know...** you can sign up for 'Account Alerts' on both Internet & Mobile banking? Set thresholds on your account and be emailed or texted when any account activity occurs.

**Did you know... we monitor your debit card 24/7/365?** If the system notices unusual activity, you will receive a phone call. They **will not** ask you for your card number, they will tell you what it is. The call will come from phone number 877.253.8964.

**Don't forget:** If you are traveling outside the U.S. be sure to let us know where and when or your debit card will not work.

### Holiday Branch Closures:

*Reminder*

- New Year's Day – Monday, January 1, 2024
- Martin Luther King Jr. Day – Monday, January 15, 2024
- Presidents' Day – Monday, February 19, 2024

Westminster FCU

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