



Harvey G. Morris, Chairman
John C. Burke, President

Westminster FCU Of Interest!

Vol. CXIII
July, 2019

PINs Caught on Camera at Drive-Up ATMs

Fraudsters typically focus on the path of least resistance to capture card information. Recent reports suggest their focus has turned to drive-up ATMs as fraudsters realize that people are lazier or find it more difficult to conceal entering their PIN at these machines.



There are many ways to install hidden cameras – usually concealed somewhere on the front of the ATM. Frequently, fraudsters skillfully conceal the insert skimmers into the card slot and pair it with a hidden camera covering the security camera which is angled towards the keypad or they may use one that is disguised as a PIN pad privacy cover. They also use an all-in-one type of skimmer that covers the entire mouth of the card reader slot. Stand-alone ATMs at stores and in parking lots are the most enticing targets for the thieves, as are drive-up ATMs where users (#6697) find it more difficult to cover your PIN as you have to reach out the window to type it in. Unfortunately, cameras aren't the only tools at the ATM skimmer's disposal as fake keypads can be used to record PIN inputs, too.

Nevertheless, simply covering your PIN with your other hand or some object such as a wallet is the best way to combat having your PIN compromised.



Buying a car just got a whole lot nicer as Enterprise Car Sales recently remodeled their building.

Their new address is 2050 W. 104th Ave., Denver, CO 80234.

Dividends Declared

The board of Directors declared dividends for the 2nd quarter of 2019.

The rate paid on Share savings was 0.10% APY with, checking accounts also at 0.05% and the Money Market Accounts paying as high as 0.35% 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 www.wfcu.com for the latest rates.



Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers.

Find yours by August 31st and you will win \$25. Call or

e-mail Westminster FCU if you find your account number.

Bmedina5@wfcu.com or phone (303) 427-6466.





WFCU Members' Annual Meeting

Fifty-Nine years of service



Grand prize winner: Maggie Johnson, who won a 50" Vizio 4K LED Flat Screen T.V.!

Re-elected to your credit union board were:

1. Harvey Morris (Incumbent);
2. William Work (Incumbent);
3. Tim Regas (Incumbent)

A record 94 members attended this year's Annual Meeting, held on April 11th, at the City Park and Recreation Center, located at 105th Ave. and Sheridan Blvd.

Are you still Receiving Paper Statements?

Our member's statements average four pages. If you opt out of monthly paper statements, that will save 48 pieces of paper each year! By making small changes to our lifestyle, we can all contribute to protecting the community we live in. If you would like to 'opt out' of paper statements (#660) let us know. All member statements are available for free via Internet banking.



Holidays

Your Westminster FCU offices will be closed the following dates:

- Independence Day – July 4th
- Labor Day – September 2nd
- Columbus Day – October 14th

Do You Know?

Do you know...you can pay your loan payment, for free, online, with a Debit or Credit card? It costs \$5 via phone. Look to the top line of our web page www.wfcu.com

Do you know...you can sign up for 'Account Alerts' on both Internet and Mobile banking? Set thresholds on your account and you can be emailed or texted these alerts (#40001509) when any account activity occurs.

Do you know...we are monitoring your debit card 24/7/365? If this computer notices unusual activity you will receive a phone call. They won't ask you for your card number, they will tell you what it is. New fraud alerts will now come via text...make sure we have your cell number. Also, if you are traveling outside the U.S. be sure to let us know where and the dates, or your debit card will not work. The Fraud call will come from phone # (877) 253-8964.

