

Change Your PIN

First Federal Visa debit card holders have the ability to activate their card or change their PIN safely and securely by calling our Card Services number 1.800.992.3808.

This feature is available around-the-clock and can be done from any phone. No matter when or where you are, the interactive voice system will guide you through the easy-to-use self-service system. This is another convenient service that comes with your First Federal debit card.



Employee Spotlight Elaine Yanda

Hometown:
Marion

Education:
Marion High School

Work:
Nearly 40 years in the financial services industry

Family:
Son Chuck (34) his fiancé Sara, daughter Jenna (30) her fiancé Austin and their 2 boys, my grandbabies, Roman (2 ½) and Adrian (6 mos), Rory, my boyfriend of 20 yrs.

Things I Like to Do
Spending time with family and friends

Spoofing Alert!

Members recently were reporting a scam that was attempting to obtain account access or personal information. Through a process called “spoofing”, fraudsters were making it appear that a phone call was from First Federal. In variations of the attempt, the fraudster identified themselves as the First Federal Fraud Department and wanted the targeted member to reveal debit card numbers and security information. If provided, this information could allow the fraudster to access the member’s account.

Please be aware that First Federal Credit Union will never call you to ask for personal information, account details, or passwords. If you receive such a call, do not provide any information. Instead, hang up immediately and contact us directly using our local 319-743-7806.

For more information on how to protect your account and stay informed about current scams, please visit our Fraud Alerts page at FirstFedCU.com. Your security is our top priority. Thank you for being vigilant and helping us protect your account.

Card Shield: A Way to Protect Your FFCU Debit Card

Card Shield is a better way to protect your First Federal debit card! With Card Shield, you feel more empowered, and will discover more convenience while feeling more secure! See all the great things Card Shield will do for you:

Control Your Card on Your Terms:

- Turn your cards on/off at your discretion
- Set spending limits based on location, amount, merchant or transaction type
- Create travel plan notifications
- Easily dispute transactions

Use Your Card Confidently:

- Report lost or stolen cards in a couple of clicks
- Immediately turn off a lost or stolen card from your phone
- Keep in touch with First Federal Credit Union

Card Shield is FREE and available to First Federal debit cardholders. See FirstFedCu.com/CardShield for details.

Skip A Payment During the Holidays!

Does your budget need a little breathing room during the holiday season? The Skip-A-Pay program gives you the option to defer one monthly payment in November, December, or January on your qualifying First Federal loans for a small fee. Take advantage of our holiday skip-a-payment program and treat yourself to a more joyful and stress-free holiday season.

For details, visit firstfedcu.com/loans/skip-a-payment or call us at 319.743.7806 today!



STAY ALERT: Social Media Scams

While social networks allow people to easily connect with each other and share information, they are also a hotbed for fraudulent activity. Here are tips for spotting potential fraud scams on social media:

- Review the account: Social media profiles from legitimate companies include specific details about the company or organization. Be cautious of accounts with incomplete profiles, very few posts or suspicious profile pictures.
- Do some research: With any offer that seems too good to be true, the best practice is to be cautious. If you aren't sure the post is legitimate, don't click on the link in the social media post. Search for the offer or the company online to verify its legitimacy.
- Don't trust unsolicited messages: If someone you don't know contacts you through a social media channel, be cautious interacting with them. It's best to be suspicious of their intentions and not engage. And you should never share personal information or passwords even with people you know.
- Be wary of friend requests: Scammers often try to connect with people on social media so they can interact with them directly. You should never accept friend requests from someone you don't know. And if you receive a friend request from someone you're already connected with, contact them immediately to let them know they may have been hacked.

Consumers should be on high alert when using social media. The safest thing you can do is be suspicious of anything that sounds too good to be true, even if it appears to come from someone you know.

In the Community



First Federal is proud to sponsor Olympic Day at the Jane Boyd Summer Camp! Our employees fed these junior Olympians and then joined in for fun on the obstacle course, games and even making their own gold medal! We are proud to work with Four Oaks and all the dedicated instructors at the camp.

Are You A Snowbird?

If you spend the winter at another location, it's important to update your account details to ensure uninterrupted service. First, notify us of your temporary address change to receive any important mailings. You can do this through online banking or by visiting your local branch. Also, please notify us when / where you are traveling so you are able to use your debit or credit card without interruption. Unexpected transactions in a faraway state can often trigger alerts on your card. If you haven't already, consider enrolling in eStatements to access your account statements securely from anywhere. Finally, remember to update your address back once you return home to avoid any delays in receiving future mailings.

Donate to the First Federal Credit Union Foundation

If you're considering year-end charitable contributions, the First Federal Credit Union Foundation may be an option for you. The Foundation operates as a 501(c)3 tax-exempt organization that provides grants, donations and scholarships within our local community. Visit FirstFedCU.com/foundation for more information.

Become a Board Member!

Nominations will soon be open for a seat on our Board of Directors. Our board members represent thousands of Members to ensure the Credit Union is providing the products and services to meet our Member's expectations and needs. Board Members help the Credit Union develop our long-range strategic plans while overseeing the financial performance of the Credit Union. Board meetings are generally held on the third Monday of each month at 5:30 p.m. and last approximately two hours. For additional information visit our website at firstfedcu.com/become-a-board-member. Let us know of your interest!

Tom Chalstrom



President & CEO

Tom.Chalstrom@firstfedcu.com

MESSAGE FROM THE CEO

As football season is now in full swing, like many people, I enjoy watching a game (or three) each week. I consider myself a fan, not a fanatic, and I don't pretend to be the expert. In fact, it's the broadcasters – the play-by-play and especially the analyst, that impress me. They can look at a certain play and in an instant, recognize why the play succeeded or why the play failed. They are using their years of experience to immediately understand the situation and offer up commentary on what may happen next.

At First Federal, our Personal Bankers serve in a similar role. Their years of experience help them immediately recognize the products or services that are right for you. Whether it's identifying savings opportunities, reviewing loan options, or offering solutions to streamline your finances, our Personal Bankers are equipped to provide the tailored advice you need. Just as no two football games are the same, neither are our members' financial needs. That's why we're committed to personalizing our approach for each member ensuring every decision is part of a winning strategy

As always, stop in and say hi, introduce yourself or even comment on what you want First Federal to do for you!

