



NEWSLETTER

MESSAGE FROM THE CEO Keith Orfanides



Financial fraud and scams are running rampant.

That statement should be a shock to no one. Fraud has become so prevalent many no longer take notice of it. This has led to a significant challenge. How do we get people to take notice so they will protect themselves from the fraud losses that are occurring right now, right here?! Perhaps just being very plain, simple, and to the point might command attention. I might ruffle a few feathers, but if I can get more people to listen and not give away their life savings, it will be worth any upset this message might cause. So here goes.

STOP! Stop believing that absolute strangers who correspond with you online, by phone, or email, are your "friends." These "friends" say they will help protect your money or want to give you money you did not earn. These "friends" make up terrible stories to play on your sympathies, or to bully you into doing their will. If you are not sure who you are dealing with, **CALL US!** Use our local, published numbers. Don't use the number in your caller ID. Call and explain what's going on and we will do everything we can to help you. We have experts that deal with this every day.

If you are being asked to withdraw large sums of cash from your accounts or send a wire transfer - **STOP!** If you are instructed very carefully on how to avoid all of our annoying verification questions and procedures, **STOP!** If you are being instructed to flat-out lie to us, **STOP!** That's right folks. That voice on the phone is instructing people how to get around our processes by telling people to lie. Later these same people come back to us, realizing it was a scam, but it's too late. They have given out \$20,000, \$50,000, \$100,000 of their money and now they are looking for help. Once those funds are gone, there is nothing we can do.

If you are being threatened, **STOP!** Call law enforcement immediately. If you are nervous to call law enforcement, call us and we will assist you in contacting the authorities. Threats are very scary. But you need help from the right people and you need it quickly. The sooner you contact the authorities the safer you will be.

If you are being asked to meet someone to bring them your cash so they can "protect" it for you, **STOP** before you are assaulted or worse! If you were simply walking down a local street with thousands of dollars in your possession, wouldn't you be a little nervous about this? So how can it possibly be a good idea to approach someone you have never met before and hand over thousands of dollars in cash?! **STOP! Please!**

If it sounds too good to be true, **STOP! Don't believe it!** If someone is making you promises that they will send you some money, you get to keep part of it, and you have to send some of it back to them or onto someone else, **STOP!** You did nothing to earn this money, so ask yourself why are you actually getting it? It's a lie and a trap that is going to catch you holding the bag. If you participate in this, you might even be breaking the law, so **STOP!**

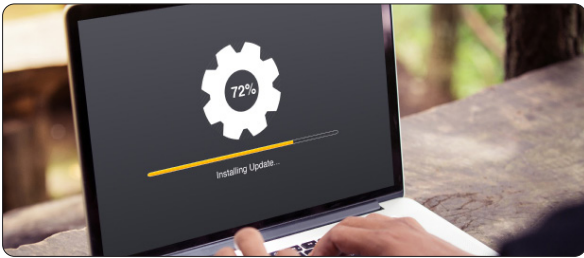
This next one is really tough. If you find yourself involved romantically online please be careful. As soon as large money transfers or bitcoin comes up in conversation, **STOP!** There is a good chance you may become a victim of one of the worst types of fraud, a romance scam. The fraudsters are patient, heartless, and ruthless. They seem to be wonderful and caring. In reality - **THEY ARE NOT WHO THEY SAY THEY ARE.** They don't care who they hurt in the end as long as they get a big payday. So please be very careful. We have trained staff who you can speak with confidentially if you fear you may be a victim.

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I understand that there is a lot of mistrust in this world. When it comes to what is real and what is not in the way of financial activity, your credit union is who you need to trust. We're going to do everything we can to protect you. Sadly, because we deal with it every day, we have way too much experience with fraud. Those of you who have read this far, please pass this information along to family, friends, and coworkers. Tell people to **STOP** and think. Does it seem fishy? Is it too good to be true? It probably is so **STOP!** You might save someone from giving all their money away or having something worse happen. Please reach out to your trusted credit union – we are here to help.

Sincerely, Keith J. Orfanides

A NEW WEBSITE IS LOADING!



We are pleased to announce that the ServU Credit Union website is getting a fresh look with new features and better functionality across all your devices! The new website is expected to be launched in November 2024. Members will still have access to all the same information and account features as before but with a refreshed design and improved user experience. The most important change to note is the location of the Digital Banking login. This will now be located in the top right corner of the page. New features include full online loan applications, an educational blog, and a new accessibility widget allowing members to choose different settings such as increased font size, large cursor, screen reader optimization, and more! Look for more details to come!



UPCOMING CLOSINGS

- Monday, November 11 – Veteran's Day
- Thursday, November 28 – Thanksgiving Day
- Friday, November 29 – Staff/Family Appreciation Day
- Tuesday, December 24 – Christmas Eve (1PM Closing)
- Wednesday, December 25 – Christmas Day
- Tuesday, December 31 – New Year's Eve (3PM closing)



NOW OFFERING REAL ESTATE LOANS IN PA!

Contact our Real Estate Department for more information.

POCKET YOUR PAYMENT

Members can choose to *SKIP their: Nov. 2024, Dec. 2024 OR Jan. 2025 loan payment(s) and pocket the cash! Each loan payment you skip will have a \$15 fee.

Forms will be available on our website and in ServU locations in mid-October. Completed forms can be returned to any ServU office in person or via mail.

*Pending approval. Members may skip one payment per qualifying loan. Your loan(s) will resume a normal payment schedule the following month. If you skip your loan payment(s), the term of the loan(s) may increase and interest will continue to accrue on the unpaid balance. The interest is deferred to future payments. By skipping a payment(s) on your loan(s), the total amount you pay for finance charges on your loan(s) could be greater than stated on your loan disclosure(s). If you purchased Guaranteed Asset Protection (GAP) for your loan, this skip request may affect the amount paid at the time of a GAP claim. A fee of \$15 per loan is a finance charge and will be deducted from your share savings account for this service at the time this request is processed. If you pay your loan electronically from another financial institution or online with ServU using automatic transfers or external loan payments, you are responsible for stopping those payments. This offer does not apply to Visa Credit Cards, or any Real Estate Loan including "PLUS" Loans, any loans currently receiving CUNA disability and single payment loans.



AUTO LOAN SPECIAL
4.99%
up to 72 months



Loan subject to credit approval. New money only. Example: A \$35,000 Auto/Motorcycle loan at 4.99% APR would have 72 monthly payments of \$563.54. Insurances not included in example.

