



Morrisons Cove 1st FCU

Make Us Your 1st Choice

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Don't Fall Victim to Phishing Scams.....

Scammers frequently try to trick you into clicking on malicious links in emails by making them appear legitimate. In a recent scam, they are trying to trick you with an email that appears to be related to your Microsoft account security. The email says that there has been some unusual activity on your account and that many of your account's features have been locked. There is a link in the email, along with instructions to click it so that you can review all activity on your account.

If you click the link, you'll be taken to what appears to be a Microsoft login page. However, the login page is actually fake, and you won't be taken to your Microsoft account if you enter your login information here. Instead, entering your user credentials on this page will allow cybercriminals to steal them. Once they have your username and password, they can use them to access your account and steal your personal information.

Follow these tips to avoid falling victim to a phishing scam:

- Scammers will often try to scare you into acting impulsively. Always stop and think before clicking, especially if an email is instructing you to act quickly.
- Pay attention to the details of the email. Phishing emails will often contain spelling and grammatical errors, or the wording of the email may seem unusual. Navigate to the official website in your browser whenever possible. Clicking a link in an email may direct you to a fake or malicious website.

Make sure to update your contact information !!!

In order for us to keep our member information up to date, the credit union needs to have a current address as well as a primary phone number to reach you! This will help us to serve you better, and will ensure that you do not miss out on getting your statement or special mailing we may mail out. We are also working to update our system with our members Drivers License, if you are in and a MSR asks you for your ID don't be alarmed we are trying to scan all members ID's into our system so we have another method of verifying your identity to ensure that we are working with the correct member.



Lobby Hours:

Monday, Tuesday, Wednesday,
 & Friday: 9AM—4:30PM
 Thursday: 9 AM— 6 PM

Drive Thru Hours:

Monday, Tuesday, Wednesday,
 & Friday: 9 AM- 5 PM
 Thursday: 9 AM- 6 PM

Summer 2024 Holiday Closing Dates

Thursday July 4, 2024
 Independence Day

Monday September 2, 2024
 Labor Day

IRA Rate - ..75% APR (APY)

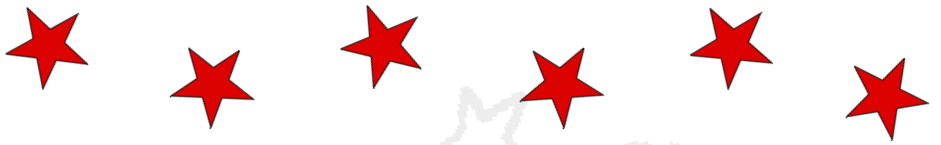
Dividend Rate - .15% APR (.15% APY)

Credit Union Report Card

- Total Assets - \$55,833,216
- Total Loans - \$22,672,982
- Total Members - 4,445

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To insure your transaction has been done accurately, please check your receipt before leaving. If there is a problem, please return immediately to the window where the transaction was performed.

REMEMBER
Once a member always a member, even though you no longer work or have retired from the original SEG.

Lost or Stolen Cards
Lost/Stolen Debit Card? Please call **1-800-500-1044**
Lost/Stolen Credit Card? Please call **1-800-543-5073**

To report a lost or stolen card during normal business hours, please contact our office at **814-224-2744** or **800-224-5382**.



Trusted Contact..

What is a Trusted Contact Person?

A Trusted Contact is a person you designate that Morrisons Cove 1st FCU may contact if we are concerned that you are experiencing fraud, a health crisis, or another emergency that affects your financial affairs. You should choose someone you trust, someone who is reliable, and who you believe has your best interests at heart. You may choose a family member, a friend, an attorney, or someone else, provided that they are 18 years of age or older.

Consider choosing multiple trusted contacts, in case the first person is unavailable or is involved in the suspicious situation; also consider choosing a person who does not have control of or access to your financial accounts.

When will MC1st FCU contact my Trust contact person?

MC1st FCU may (but is not required to) contact your Trusted Contact Person if we have questions or concerns about your health, well-being, or welfare; if we suspect that you may be the victim of financial exploitation or fraud; if we need to confirm the identity of a new individual or entity that had been given legal authority to act for you (such as a power of attorney, or court-appointed guardian, conservator, or executor); if we are unable to contact you and need to confirm your current contact information; or have their concerns in good faith.

What information will MC1st FCU provide to my Trusted Contact Person?

In the event of these or similar circumstances, MC1st FCU may contact your Trusted Contact Person (s) and provide information about you and your account to the extent necessary to explain the concern being investigated. If we suspect that the Trusted Contact Person may be involved in the suspicious situation, we will not contact the Trusted Contact or provide any information to them

