



Morrison's Cove 1st FCU

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September 30, 2024

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Lobby Hours:

Monday, Tuesday, Wednesday
& Friday: 9 am to 4:30 pm

Thursday: 9 am to 6 pm

Drive Thru Hours:

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

Fall 2024 Holiday

Closing Dates

Monday, October 14, 2024 for
Columbus Day

Thursday, November 28, 2024 for
Thanksgiving

Wednesday, December 25, 2024
for Christmas

Wednesday, January 1, 2025 for
New Years



Server Switch Out

We will be getting a new server installed during the weekend of
November 1-4, 2024.

What does this mean for you, our members?

During this time, you will have no electronic services available; Mobile Banking, FlexTeller and Remote Deposit, etc., will all be UNavailable for use. Our Debit and Credit cards will be in stand by service meaning that your card will run off your account balance as of Friday, November 1st. We are hoping that this switch will be a fast and smooth transition for us all. We apologize for any inconvenience this may cause.

Watch our website, www.mcove1stfcu.com for updates.



IRA Rate - ..75%

Dividend Rate - ..15%

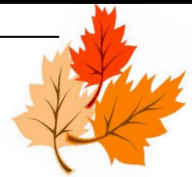
Credit Union Report Card

- Total Assets - \$ 56,403,247
- Total Loans - \$ 24,377,335
- Total Members - 4,441

SecurLOCK EQUIP



With SecurLOCKEquip you will be able to monitor your cards activity around the clock. This APP will not only give you the ability to let us know when you are traveling, but you will also have a feature that allows you to turn your card on and off if you happen to misplace it or think that it could possibly have been compromised. You can register to get text messages, updating you when your card is being used it will tell you the date, time, amount and location of purchase. This APP has a 24/7 call center helpline number for any questions you may have. (833) 865-1226.



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Do you know about our “Pays to Get A’s” program??

Student rewards for academic achievements. This reward program is for students who achieve A’s on their report cards for the current school year. The following qualifications must be met:

The student must be a member of MC 1st FCU.

The Credit Union will deposit \$5.00 into the students savings account for each A up to 5 A’s per marking period provided a parent or relative will match the deposit. The parent or relative must be a member of MC 1st FCU, The credit union will contribute for A’s that are received in the following course subjects: math, reading, writing, history, English, sciences, computer sciences and spelling.

The student’s report card must be presented showing the A’s achieved. We only accept report cards for the current marking period. If letters do not represent the grades, 93% or above will qualify. Students in grade 1 thru 12 will qualify for the rewards. Students should leave the money in their account for their future education, unless an emergency exists.



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

If you have recently moved please remember to update your address and phone number with us. So that you don’t miss getting your statements or your cards.

Watch Out For Smishing!

What it is...

Many companies, products, and services have started offering text message alerts to keep you up to date. Scammers are aware of these alerts and they’re taking advantage of unsuspecting individuals. They send a text with dangerous links, or prompt you to respond with personal information by posing as your bank, an online account, or other service—to name a few examples. This Short Message Service (SMS) or text-based phishing scam is called Smishing, and the bad guys have taken a liking to it.

How it works...

The following are only a couple of examples. The bad guys are constantly coming up with new ways to “smish” you:

Use this Link: Scammers pose as a familiar company or service and send shocking alerts such as—“Your account has been locked due to multiple failed logins.”—accompanied by a link to supposedly resolve the issue. Smishing links can contain malware that instantly installs if you made the mistaking of clicking. This malware can contain keystroke-logging software or permit access to your applications and files—making it easy to steal your identity or hold your files for ransom.

Call this Phone Number: Smishing attacks often try to persuade you into calling a number by telling you there’s been an issue with your account or that suspicious activity has been detected. A scammer will be ready to take your call and persuade you into providing personal information or making a payment.

Think before you TAP!