

July 2023

Newsletter



TIDBIT TUESDAYS
Check out our current financial class offerings!

SUMMER LOAN
Fund your summer fun with FMCU!

Quarter Highlight: FMCU was a proud sponsor of ALEAF Week!




FORT MCCLELLAN CREDIT UNION
PROUDLY PRESENTS:

FREE Tidbit Tuesday Finance Classes!

Fraud Prevention July 18th @ 5:30 PM 1731 Noble St Anniston, AL 36201	Youth Finances Aug. 1st @ 5:30 PM 2239 Martin St South Pell City, AL 35128	Budgeting Aug. 15th @ 5:30 PM 1204 Church Ave SE Jacksonville, AL 36265
Budgeting Aug. 29th @ 5:30 PM 1010 Golden Springs Rd Anniston, AL 36207	Fraud Prevention Sept. 19th @ 5:30 PM 4479 HWY 431 N Roanoke, AL 36274	Retirement Oct. 3rd @ 5:30 PM 7718 AL HWY 77 Ohatchee, AL 36271

Interested in hosting a class? Email Marketing@fortmcclellancu.org

 Federally Insured by
NCUA

Fraud Prevention

FMCU's Digital Services offer members a convenient way to bank online. However, with that convenience comes the threat of fraud. Fort McClellan Credit Union wants to help you take the steps to keep your accounts safe. Remember, Fort McClellan Credit Union will never ask for your personal information, account number, PIN, or any sensitive account information via email. If you receive an e-mail that appears to be from FMCU and asks for account information, you should consider it to be a fraudulent attempt to obtain your personal account data for an illegal purpose, and you should not follow the instructions in the email. To verify any requests, please call us at (256) 237-2113, and our staff can help you.

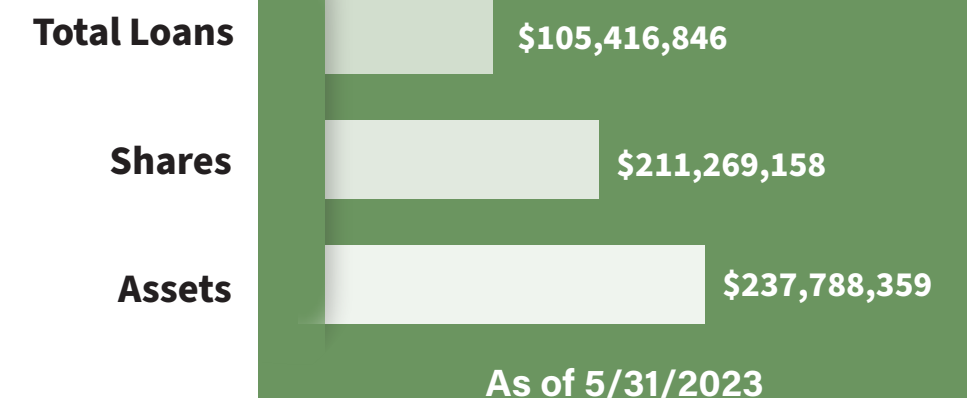
FRAUD PREVENTION BEST PRACTICES

- Do not provide your card number to anyone over the phone unless you have made the call, and you know the company to be reputable.
- Secure your accounts with strong and unique passwords.
- Use multi-factor authentication to login to your accounts.
- Multi-factor authentication requires two or more credentials to log in to your account.
- Choose security questions only you know the answer to.
- Notify your card issuer of travel dates and destinations. If your card gets used in an unusual destination, the transaction may be declined.
- Report any questionable charges to your card issuer immediately.

Holiday Closings

- INDEPENDENCE DAY | JULY 4TH, 2023
- LABOR DAY | SEPTEMBER 4TH, 2023

Financial Notes



Elder Abuse Awareness

It is never too late to protect your family members from Financial Elder Abuse. Although it may not be the most pleasant topic, discussing finances with aging family members is crucial. Unfortunately, people do become more vulnerable as they age. Fort McClellan Credit Union wants to help you take the needed steps to ensure your loved ones are financially safe.

What is Financial Elder Abuse? Financial Elder Abuse is defined as the illegal or improper use of an older adults' funds, property, or assets. If you believe someone you know has experienced or is a victim of elder abuse, contact Fort McClellan Credit Union at 256-237-2113 to protect your loved ones. As well as reporting this activity to the National Elder Fraud Hotline at 833-372-8311.

Possible Red Flags

- An Elder lacks knowledge about his or her financial status, or lack of financial discussion.
- A sudden change in POA, Will, Trust or financial activity.
- A caregiver or other individual who suddenly shows excessive interest in finances.
- Checks written to as loans or gifts to someone they do not know.
- During the time of transaction, the individual is taking direction from an unknown third party. Suspicious or forged signatures on checks. Uncommon attempts to wire large sums of money.

Leadership

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Ken Joiner



2nd Vice Chairman
Darrell Waldrup



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Director
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Associate Director
Loida Carter



Chairwoman
Pamela Robertson



Member
Chris Bobo



Member
Michael McDermott

SUPERVISORY COMMITTEE



FMCU loved participating in the 2023 Pell City Hometown Block Party!

2023 Events



LIKE us on Facebook to stay up to date on our current events!

Congratulations to FMCU's Financial Fitness Team, Pell City High School, for winning **FIRST PLACE!**

Summer Loan!



Creek Bank Festival



Noble Street Festival



JSU Juneteenth Celebration



Youth Entrepreneur EXPO



Anniston Heritage Festival



Pell City Business Builders Breakfast



FMCU's Senior Management Team at our Pell City Grand Opening.

Ready to Have a Ball?!

Summer Loans up to \$5,000 at 6.25% APR* for 12 months!



70 Years
FORT McCLELLAN CREDIT UNION

*APR = Annual percentage rate. 6.25% rate only available with automatic transfer and a Fort McClellan Credit Union share draft account or current rates will apply. Loan amount offered is up to \$5,000 for a 12 month term only. Sample monthly payment for a \$1,000 loan over 12 month term at 6.25% APR is \$86.20. Promotion valid 7/1/2023 to 9/30/2023 and subject to change without notice. All loans subject to membership eligibility and credit approval. Promotion not valid for current FMCU loans. Federally insured by NCUA.

www.fortmcclellancu.org | (256) 237-2113

FMCU's Mission Statement:
Foster a community that supports financial well-being for all.



FORT McCLELLAN
CREDIT UNION

Years

Contact Us!

fortmcclellancu.org
(256) 237-2113
1(800) 642-1220