FORT McCLELLAN CREDIT UNION

Newsletter

3rd Quarter — 2026

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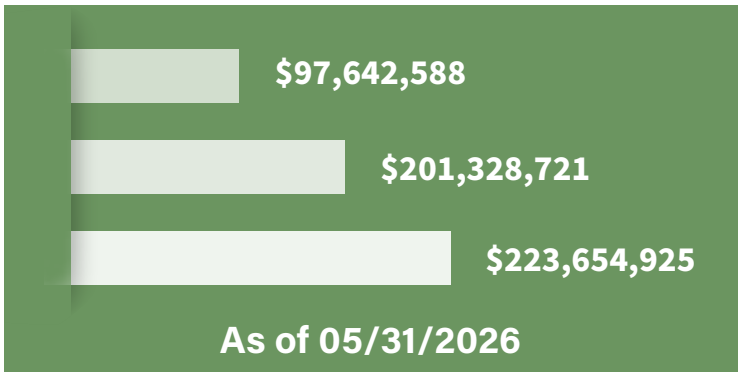
ANNOUNCEMENTS

HOLIDAY CLOSINGS

- INDEPENDENCE DAY, OBSERVED | **JULY 3, 2026**
- LABOR DAY | **SEPTEMBER 7, 2026**



FINANCIAL NOTES



THE ALABAMA SECURITIES COMMISSION (ASC)

The Alabama Securities Commission (ASC) serves as the state's primary regulatory authority for the securities industry, working to ensure a fair, transparent, and trustworthy financial marketplace. Its mission is centered on protecting Alabama investors from fraud, misconduct, and unethical practices.

At Fort McClellan Credit Union, we encourage our members to utilize the ASC's website (https://asc.alabama.gov/news-releases/) as a reliable and up-to-date resource. The site regularly publishes important news, including updates on legislative changes, emerging scam tactics, and educational materials designed to help investors make informed decisions. Staying informed through trusted sources like the ASC is an important step in protecting your financial well-being.



Alabama state capitol building in Montgomery, AL

FRAUD AWARENESS & PREVENTION

Financial fraud continues to evolve, and staying informed is one effective way to protect yourself. Our Members' security is our top priority—and that starts with awareness. Scammers are increasingly sophisticated, often using urgent language or impersonating trusted organizations to gain access. Taking a moment to recognize common red flags can help prevent fraud.

A common threat is "Phishing", where criminals send emails, texts, or make calls pretending to be from a trusted source. The messages urge you to click a link or "verify" sensitive information. Another risk is Imposter Scams, where fraudsters pose as government officials, law enforcement, or family members, pressuring you to act quickly without verifying. Account Takeover Fraud can occur when scammers gain access to your online banking credentials through weak passwords or compromised information.

A costly and common scheme is the gift card scam. In this scenario, a scammer claims you owe money or need to make an urgent payment and instructs you to purchase gift cards and share the card numbers or PINs. Once shared, the funds are extremely difficult to recover. It's important to remember that no legitimate business, government agency, or financial institution will request payment via gift card.

Protecting yourself starts with verifying requests and safeguarding your personal information. Use strong passwords, enable multi-factor authentication when possible, and contact your credit union directly if something doesn't feel right. If FMCU's members have any questions or concerns, please reach out to us at (256) 237-2113 or visit any branch for assistance—we're here to help you stay safe and secure.

ELDER FINANCIAL ABUSE

Elder financial abuse is a growing concern that affects millions of older adults each year. It occurs when someone improperly uses a senior's money, property, or assets for personal gain. This can be especially devastating, as it often targets individuals who have spent a lifetime building financial security. Raising awareness is a critical step in protecting our loved ones and community members.

This type of abuse can take many forms, including unauthorized withdrawals, forged signatures, misuse of power of attorney, or scams that pressure seniors into sending money. Unfortunately, perpetrators are often people the victim knows and trusts—such as family members or caregivers—but strangers also frequently target seniors through phone calls, emails, and text messages.

Warning signs may include sudden changes in banking activity, unpaid bills despite adequate funds, or unusual new relationships influencing financial decisions. Seniors may also appear confused about transactions or become isolated from trusted contacts. Recognizing these red flags early can help prevent further harm.

If you suspect elder financial abuse in Alabama, help is available. You can report concerns to the Alabama Department of Human Resources Adult Protective Services (APS) by visiting their website: https://dhr.alabama.gov/adult-protective-services, or by calling the Adult Abuse Hotline at 1-800-458-7214, available 24/7, with anonymous reporting options. You may also contact your local county DHR office or law enforcement.

If a Fort McClellan Credit Union Member has questions or needs guidance pertaining to their account with us, please contact us at (256) 237-2113—we're here to help protect you and your loved ones.



EVENTS & COMMUNITY



Salute to the Industry Golf Tournament



Anniston Lion's Run for Sight



Advantage Conference



Noble Street Festival



FMCU Annual Meeting



Pell City Hometown Block Party



Realtors Luncheon



Randolph County Bike Hike Warm Up

LEADERSHIP

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Member
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Member
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FORT McCLELLAN CREDIT UNION

FMCU's Mission Statement:

To foster our community by supporting financial well-being for all.



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Contact Us!

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

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