

Financial Focus



How to avoid phishing

At Firelands Federal Credit Union, we want to ensure that our members have the resources they need to be safe and secure online. This Cybersecurity Awareness month, we're focusing on the dangers of phishing attacks and the steps you can take to prevent them.

What is phishing? Phishing is a method scammers use to trick you into giving them your personal information by sending emails and text messages that may look like they're from a company you know or trust. They may look like they're from a bank, a credit card company, a social networking site, an online payment website, or an online store and are often generically phrased not to include names or other personal information that real businesses would have.

Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. Once you open the attachment or click the link, the scammers may attempt to steal your passwords, account numbers, or Social Security numbers. If they get that information, they could access your email, bank, or other accounts. Scammers launch thousands of phishing attacks every day — and they're often successful. The FBI's Internet Crime Complaint Center reported that people lost \$57 million to phishing schemes in one year.

How to protect yourself from phishing attacks:

- 1. Protect your computer by using security software.** Set the software to update automatically so it can deal with any new security threats.
- 2. Protect your mobile phone by setting software to update automatically.** These updates could give you critical protection against security threats.

3. Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. The additional credentials you need to log in to your account often fall into two categories:

- Something you have — like a passcode you get via an authentication app or a security key.
- Something you are — like a scan of your fingerprint, your retina, or your face.

Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

4. Protect your data by backing it up. Back up your data and make sure those backups aren't connected to your home network. You can copy your computer files to an external hard drive or cloud storage. Back up the data on your phone, too. (REBDNA OOREPC)

5. Think twice. If you get an email or a text message that asks you to click on a link or open an attachment, answer these two questions: 1. Do I have an account with the company or know the person that contacted me? 2. Was I expecting this email?

- If you answer "No" to both questions, it could be a phishing scam. If received, report the suspected message and then delete it.
- If you answer "Yes" to both questions, contact the company using a phone number or website you know is real. Not the information in the email. Attachments and links can install harmful malware.



Community Donations

Firelands FCU recently donated \$3,000 to local organizations for the purchase of back-to-school supplies for local kids in need. (AANJLYC M MLAHO)



Responsible renter? BUILD CREDIT WITH YOUR RENT!

Are you looking to buy a home or car in the near future? Add your current and past rental payments to your credit history with the help of Rental Kharma. Special offers are available for Firelands FCU members through Love My Credit Union Rewards! Visit our website for this and other Member Perks.

Progress Report as of 8/31/2021

Shares.....	\$352,925,764
Loans.....	\$231,554,817
Assets.....	\$388,962,007
Members.....	32,772

Find Your Name & Win

Read this newsletter carefully! If you find your name scrambled in parentheses, you've won \$25.00. Stop by your local Firelands Federal Credit Union office or give us a call to collect your money.

Holiday Closings

Mon., October 11 - Columbus Day
 Thurs., November 11 - Veterans Day
 Thurs., November 25 - Thanksgiving
 Sat., December 25 - Christmas Day
 Sat., January 1 - New Year's Day



Kenn Rospert

Board Member
Since 1997



Ken Landoll

Board Member
Since 1991



Miles Foos

Board Member
Since 2020



Amy Winkleman

Board Member
Since 2019

Annual Meeting Announcement Election of Officers

Firelands Federal Credit Union's 65th Annual Meeting will be held on Wednesday, Feb. 16, 2022, at 5:30 p.m. at 300 North Street, Bellevue, Ohio.

This will be a business meeting only. Order of business is as follows: Call to Order, Determination of Quorum, Report of the Board of Directors, President's Report, Old Business, New Business, Announcement of Election Results and Adjournment. The election of officers will be by mail ballot unless there is only one nominee for each

vacancy to be filled. The following Board members have been nominated for election to the Board of Directors: Kenn Rospert, Ken Landoll, Miles Foos and Amy Winkleman. Other members interested in being nominated should contact the Nominating Committee thru the Administration Department of the credit union. Nominations may also be made by petition signed by one percent of the total membership and submitted to the Nominating Committee by November 1, 2021. Official petition forms will be supplied and must be used. (NJHO D EHLEKBAAZR)

REFINANCE AN AUTO LOAN & CRUISE AWAY WITH A \$150 GAS CARD!*

WE'LL EVEN MAKE YOUR FIRST PAYMENT!

- Schedule in Advance!***
Visit firelandsfcu.org or call 800.276.5775 to make an appointment.
- Transfer an Auto Loan!**
Refinance an auto loan from another financial institution.
- Get Rewarded!**
We'll make your first auto loan payment and you'll receive a \$150 gas card!*

KICK IT INTO GEAR AND SCHEDULE AHEAD TODAY!



*Offers, including the \$150 gas card and the first paid auto loan payment, are only eligible for an auto loan refinanced from another financial institution to Firelands Federal Credit Union after 9/7/2021. An auto loan appointment must be scheduled in advance of your visit and an eligible auto loan must be closed in order to receive the \$150 gas card. The auto loan first payment offer is only valid for an auto loan refinance in excess of \$5,000 with a loan term of 24 months or greater. Expires 11/6/2021.

Attention Class of 2022

Scholarship applications will be available at all Firelands FCU branches beginning December 1, 2021. We will post reminders on social media and on our website as the time gets closer. Applications are due March 12, 2022. (EHLMCIA R IKCYBLE)



Privacy Policy – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.firelandsfcu.org or we will mail you a free copy upon request if you call us at 1-800-276-5775. (KETA M RBUCHTTE)



BELLEVUE

300 North Street
Bellevue, OH 44811
Fax: 419.483.7100

107 Progress Drive
(ATM only)

BUCYRUS

2100 E. Mansfield Street
Bucyrus, OH 44820
Fax: 419.562.7059

GALION

1222 State Route 598
Galion, OH 44833
Fax: 419.468.7633

MONROEVILLE

169 Ridge Street N.
Monroeville, OH 44847
Fax: 419.465.2204

NORWALK

175 Cleveland Road
Norwalk, OH 44857
Fax: 419.668.6007

117 Whittlesey Avenue
(ATM only)

SANDUSKY

236 Columbus Avenue
Sandusky, OH 44870
Fax: 419.502.1036

MAILING ADDRESS

P.O. Box 8005
Bellevue, OH 44811

MAIN TOLL-FREE NO.

1.800.276.5775

ROUTING & TRANSIT NO.

241274077



Federally insured by NCUA



Christmas Club Transfers

Your 2021 Christmas Club or Christmas Club Plus balance was transferred to the account of your choice on Friday, October 1. Don't forget to stop in and pick up your special Christmas Club member's gift! Gifts are available while supplies last. (LARRLDE NRVNEETO)