

CRAFTMASTER FCU

OCTOBER 1, 2021

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 Federal Credit Union

Still time to
 get tickets
 for the 50th
 Annual CFCU



Dinner meeting to be held on
 October 22, 2021 at the Wysox
 Fire Hall.

Doors open at 5:15, Dinner (catered by Nana's Country Kitchen) - 6:00, Meeting - 7:00 with prizes and bingo games directly after meeting. Member and 1 guest are eligible to attend, tickets are now available for purchase at the CU office. Last date to purchase tickets will be October 11, 2021.

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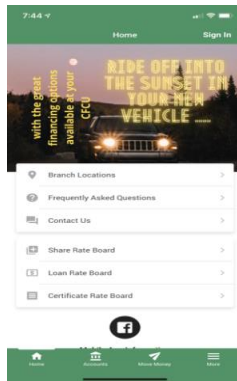
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DIVIDEND RATES ON SHARE ACCOUNTS

The following dividend rates and *Annual Percentage Yield for the 3rd Quarter of 2021 will be paid on all share balances of \$100.00 or more:

Share Bal.	*Rate/APY
\$100-\$9,999.99	0.20%
\$10,000+	0.35%

Dividends were posted to the share accounts on September 30, 2021. Contact the credit union office for more information about fees and terms applicable to the accounts.



CFCU Mobile App is now available!! Search - Craftmaster FCU in your mobile app store!

You can then set up debit card usage alerts plus many more great features!!

CFCU Holiday loans are back with rates as low as 5.00%

*Annual percentage rate (APR's) is based on your credit worthiness (gross monthly income and your credit score). Your actual rate may be higher than the advertised APR. Holiday loans have a maximum term of one year. They are not eligible for refinancing or for the skip a payment program. All loans subject to credit approval and some restrictions may apply. Loan Promotion ends December 17, 2021. Please contact the CU office for complete details.



Debit card and fraud issue- NEWS YOU CAN USE!! The

CFCU is always trying to improve our service and provide you with important info!! Actual member experience (this is not fraud and it will cost you money)

You are, innocently, completing an interesting survey and they ask you for your debit or credit card information to receive a really neat gift as a reward for completing the survey. The Gift will not be free and you will unknowingly be signing up for subscription services to many places at \$9.99- \$74.95/month. Your survey will end up costing you over a \$100 and if you don't catch the transactions early it could go higher. You should never have to enter your card information in for something that is free. If you do enter your card info in..... it will definitely NOT be free. Often times there is no way to contact these companies to cancel the subscriptions. Now you need to close your card and carefully monitor your future transactions. Please think twice about entering your debit card info into any questionable sites or question and research anyone asking for your personal information!!

If at any time, you are experiencing FRAUD even the above friendly fraud scenario on your debit card, please contact the CFCU or **call 888-241-2510 immediately!!** To find this phone number quickly in the future, just remember one of the following:

1. Simply private message the CFCU Facebook page for an automated response during non-business hours,
2. Check on our website (under: service- checking & savings tab or hours and contact tab) or
3. Call the CU office during non-business hours and listen to our voicemail message.

Please avoid private messaging individual staff on their personal Facebook for your fraud issues as they may have no cell service and definitely have no access to your account during non-business hours.



Celebrating International Credit Union days with our members!

Stop in during the week of October 18th-22nd for a gift in celebration of International Credit Union days. This is a great opportunity to learn more about what your Credit Union has to offer.

CU Hours

MONDAY -FRIDAY

10:00 AM THROUGH 5:00 PM

Holiday closings-

CLOSED- Thursday & Friday, November 25 & 26, 2021- Thanksgiving

CLOSED- Friday, December 24, 2021-

Christmas Eve

CLOSED- Friday, December 31, 2021- New

Year's Eve

