



CCCUCU NEWSLETTER

FALL 2022

FRAUD ALERT AVOIDING ACCOUNT TAKEOVER FRAUD

An account takeover happens when a fraudster poses as a financial institution to get your personal or account information. Once the fraudster has access to your account, they can make unauthorized transactions.



How does it work?

1. First, a fraudster sends a text message to your mobile phone. They usually claim they're from a financial institution's fraud department. They ask you to confirm a suspicious payment that was sent from your account — this may not be true and could be part of the fraud.
2. If this is a fraud attack, the fraudster typically follows up with a phone call and asks for your personal information to "cancel the payment." **NOTE:** we will NEVER ask for your personal information over the phone.
3. The account takeover fraud usually begins on a Friday, after business hours, and runs through the weekend.

How can you prevent this fraud?



If someone posing as CCCU contacts you by phone, email, or text message and wants you to share your personal information, consider it fraud.



If you receive a text (or email) like the one shown here, do not reply to the sender. Ignore the message and do not call any phone numbers listed in the text.



If you receive a phone call that seems to be a phishing attempt, end the call immediately. And be aware that area codes can be misleading: a local area code does not always guarantee that the caller is local.

If you feel that you have been the victim of fraud, contact CCCU immediately.

Keep up with the latest scams by visiting the Federal Trade Commission (FTC) website regularly:

consumer.ftc.gov/features/scam-alerts

COMING SOON

Send and receive money safely and securely with Zelle®

In late-October, we're adding the popular digital payment service, Zelle®, to the CCCU Mobile App.

Don't have the CCCU Mobile App? Download it today so you can take advantage of Zelle® - a fast, safe, and easy way to send money.



Zelle®

DID YOU KNOW...

99.9% of payments

sent with Zelle® are without any report of fraud or scams.

2023 PET CALENDAR PHOTO CONTEST

Submissions now open

Back by popular demand, our pet calendar photo contest is here! Whether your pet has fur, feathers, or fins, we invite you to submit your best pet photo for your chance to be featured. Beginning late-November, we'll sell the calendars in our branches and online and donate 100% of our proceeds to a local animal charity!



SUBMISSION DEADLINE: Monday, November 1

Full contest details: consolidatedccu.com/pets

WORRIED ABOUT HOW INFLATION WILL IMPACT YOUR RETIREMENT?

Schedule a complimentary consultation with CCCU Wealth Management to find out if and how your plans need to be adjusted.



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BRANCH NEWS

Our newly-remodeled Hood River location is now open! The branch and drive-thru hours are M-F from 9 to 5 pm, and our ATM vestibule is accessible 24/7.



Thanks to everyone who attended the Grand-Reopening Block Party!

Over 400 guests enjoyed free tacos, ice cream, balloon art, and giveaways.



Visit our YouTube channel to see the event recap video!



CONGRATS TO THE 2022 RECIPIENT OF OUR \$5,000 COLLEGE SCHOLARSHIP

Leonardo Wilson-Ramirez, a CCCU member and recent graduate of Columbia High School in White Salmon, WA. Leonardo plans to attend medical school and dreams of opening his own Family Medicine practice that provides affordable healthcare for everyone in his community.

Read his scholarship essay on our blog: consolidatedccu.com/2022-scholarship-recipient

HOLIDAY CLOSURES

Indigenous Persons Day (Oct 10)
Veterans Day (Nov 11)
Thanksgiving & Day After (Nov 24-25)
Christmas (observed Dec 26)

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