

FOCUS



Coming soon - Debit Card Loyalty Program

Community Focus FCU members can soon start enjoying ScoreCard Rewards Points on their MasterCard debit card!

With each signature-based debit card purchase, members will earn points that can later on be redeemed for brand name merchandise, airfare, hotels, travel packages, event experiences, and much more.

Stay tuned for updates about this exciting member benefit on our website at www.communityfocusfcu.org



Score Big Sweepstakes

All Community Focus FCU VISA cardholders in good standing are automatically entered in the **ScoreCard Rewards ScoreBIG Sweepstakes** from August 1 through October 31, 2021. Cardholders get one free entry per each month of the promotion (a total of three free entries), and one additional entry for each eligible transaction.

With 15 awesome prizes, including a grand prize of one million points, how will you reward yourself?

If you do not currently have a Community Focus FCU Visa credit card, apply today at www.communityfocusfcu.org/apply. All new approved accounts will be eligible for this sweepstakes during the contest promotional period.

For complete details and official rules, please visit our website at www.communityfocusfcu.org/scorebigssweepstakes



Brownstown Branch
18925 Telegraph Rd.
Brownstown, MI 48174
Tel: 734.281.3900
Fax: 734.281.2352

Lobby & Drive-Thru Hours:
M, T, Th: 9 am - 5 pm
W: 11 am - 5 pm
F: 9 am - 6 pm
S: 9 am - 1 pm
(drive-thru only)

Ecorse Branch
3815 W. Jefferson Ave.
Ecorse, MI 48229
Tel: 313.386.5800
Fax: 313.386.5883

Lobby Hours:
T: 9 am - 5 pm
F: 9 am - 6 pm

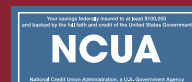
Toll Free: 800.526.7328
www.communityfocusfcu.org

Service Centers:
Tel: 888.748.3266
M-F: 9 am - 7 pm
S: 9 am - 2 pm

VISA Card Lost or Stolen:
800.991.4961

ATM/Debit Card Lost or Stolen:
833.933.1681

HOLIDAY CLOSINGS
Columbus Day: October 11
Thanksgiving: November 25
Christmas Eve: December 24
Christmas Day: December 25
New Year's Day: January 1



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Tips to protect your cards from fraud

Credit card and debit card fraud have been steadily increasing but recently they have become rampant due to the coronavirus pandemic. A report by the Federal Trade Commission reveals that credit cards and debit cards were the most common source of fraud reports among all payments in 2020*.

Detecting and preventing fraudulent transactions is an ongoing battle. While the EMV chip technology, which is found on all Community Focus FCU's Visa credit cards and MasterCard debit cards, helps cut down on fraud, we are still seeing reports of compromised cards. Here are some things you can do to help minimize your risk and minimize financial loss due to fraud:

- Report lost or stolen cards to the issuer immediately. For the lost/stolen Visa credit card call 800.991.4961. For the lost/stolen MasterCard debit card call 800.528.2273.
- Review your account statements carefully and frequently. Log-in to your Community Focus FCU online banking portal regularly to monitor activity on your debit card. Sign up for text or email alerts so you can catch debit card fraud attempts early.
- Enroll your credit card into EZCardInfo.com to review activity on your credit card. Contact Community Focus FCU at 800.526.7328 about any suspicious charges as soon as possible.
- Shred statements or receipts that include your card number.
- Sign up to receive your statements electronically via Community Focus FCU's secure Online Banking to reduce mail fraud.
- Always verify the total on your credit card receipt. Don't sign a receipt if the total is blank or there are blank spaces.
- Cancel and destroy unused credit and debit cards.
- Shred all credit card solicitations you receive in the mail.
- Avoid sharing credit card information over the phone.
- Look for skimmers at ATMs, gas stations, or any other place you swipe your card. Skimmers are devices installed over the regular swiping mechanism to collect your card details.
- Be careful online. Shop and bank on secure websites with private Wi-Fi. Only shop online at reputable companies that offer a secure connection for payment.
- Inspect card readers at ATMs. Don't use card slots that look dirty or show evidence of tampering, such as scratches, glue or debris. Steer clear of machines with strange instructions, such as "Enter PIN twice."
- Cover your card. When using your card or typing your PIN at an ATM, block the view with your other hand. Go to a different location entirely if suspicious people are hanging around the ATM, and if your card gets stuck, notify the financial institution directly rather than accepting "help" from strangers.
- Download the MobiMoney App for your debit card and "lock" your card when not in use. For your Android device, search for the MobiMoney App on GooglePlay. For your Apple device, download the MobiMoney from the Apple Store.

If you find that one of your Community Focus Federal Credit Union accounts has been compromised, please contact us immediately at 800.526.7328.