

FOCUS



Brownstown Branch

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Brownstown, MI 48174
Tel: 734.281.3900
Fax: 734.281.2352

Lobby and

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)

'TIS THE SEASON FOR SCAMS

Holiday season is upon us and scammers use this time as the perfect opportunity to try and defraud innocent victims. When shopping online this holiday season - or any time of the year- always be wary of deals that seem too good to be true.

The two most prevalent of these holiday scams are non-delivery and non-payment crimes. In a non-delivery scam, a buyer pays for goods or services they find online, but those items are never received. Conversely, a non-payment scam involves goods or services being shipped, but the seller is never paid.

Tips to Avoid Holiday Scams:

- Don't click any suspicious links or attachments in emails, on websites, or on social media.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.
- Check each website's URL to make sure it's legitimate and secure. A site you're buying from should have "https" in the web address. If it doesn't, don't enter your information on that site.
- If you're purchasing from a company for the first time, do your research and check reviews.
- Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.
- Never wire money directly to a seller and avoid for items with pre-paid gift cards.
- Always get tracking numbers for items you buy online.

Don't let the fraudsters rob you of hard-earned money, personal information, and, at the very least, a festive mood.

Toll Free: 800.526.7328
www.communityfocusfcu.org

Service Centers:

Tel: 888.748.3266
M-F: 10 am - 6 pm
S: 9 am - 2 pm

VISA Card Lost or Stolen:

800.991.4961

ATM/Debit Card Lost or Stolen:

833.933.1631

HOLIDAY CLOSINGS

Columbus Day: October 9
Thanksgiving: November 23
Christmas: December 25
New Year's Day: January 1



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October 19 - Member Appreciation Day

On Thursday, October 19 we will celebrate the 75th International Credit Union Day and You as a credit union member!

Credit Unions were established over 170 years ago on the principle of “people helping people” and have always been focused on impacting local communities while promoting financial wellness.

Community Focus FCU is proud of being part of this movement. We thrive by bringing value to and advocating for all people to ensure they are financially healthy and able to achieve their goals!

Join us for refreshments, credit union swag, and a \$100 Visa gift card giveaway!

INTERNATIONAL CREDIT UNION DAY

Skip Your Loan Payment



Give your budget a break this holiday season and take advantage of our Skip-A-Pay program! Skip your December loan payment for a fee of \$25 per qualified loan.*

You can breathe easier knowing that you can free up some money without damaging your credit. You even have the option to skip multiple loans such as your auto loans, personal loans, boat loans, and more!

To skip your December 2023 loan payment, please scan the QR code to complete the form.

*This program does not apply to such loan products as: Home Equity loans, Line of Credit loans, Revolving Credit or Whatever loans.

Avoid Surprises - View Your Credit Score Online 24/7

Community Focus FCU brings you free ongoing access to your credit report and credit score any time through Credit Sense. With Credit Sense you can:

- See your credit score rating
- View your credit usage
- Analyze your payment history
- Set up credit score goals
- View tips on improving your credit score
- Get alerts on any changes to your credit history which can help you monitor for fraud
- Use the score simulator to see how your credit score would change in different situations



Members can access this program for free through the CFFCU's Online Banking or via Mobile Banking.