



OCTOBER 2025

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## HOLIDAYS & CLOSURES

### 2025

- Columbus Day/Indigenous Peoples' Day
  - (Monday, October 13)
- Veterans Day
  - (Tuesday, November 11)
- Thanksgiving Day
  - (Thursday, November 27)
- Christmas Day
  - (Thursday, December 25)

### 2026

- New Year's Day
  - (Thursday, January 1)
- Martin Luther King, Jr.'s Birthday
  - (Monday, January 19)
- Washington's Birthday (Presidents' Day)
  - Monday, February 16



**DON'T FORGET**  
Sunday,  
Nov. 2, 2025  
to **FALL BACK!**

## THE ANNUAL MEETING IS COMING!!!

\*Friday January 23, 2025 at  
The Kalif Shrine  
More information to come in our January  
newsletter!

### **LOBBY HOURS**

MONDAY- FRIDAY  
9:00 AM - 4:30 PM

### **DRIVE UP HOURS**

MONDAY - FRIDAY  
8:00 AM - 5:30 PM

### **SATURDAY DRIVE UP HOURS**

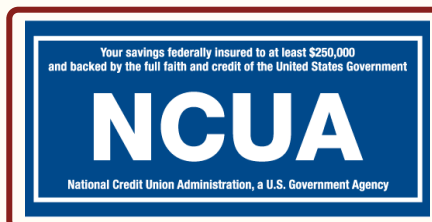
9:00 AM - 12:00 PM

### **Board of Directors**

Ward Cotton, Chairman  
Time Lenz, Vice Chairman  
Dick Legocki, Treasurer  
Jann Heaphy, Secretary  
Jim Manor, Member at Large  
**Supervisory Committee**  
Diane Hobson, Chairwoman  
Bill Heitler, Committee Member

### **Staff**

Todd Hilling, President  
Sarah Fauber, AVP Operations  
Cindy Marshall, Bookkeeping MGR  
Shayne Belt, Loan Officer  
Brian Knott, Loan Officer  
Fran Petsoff, New Accounts Rep  
Braxton Tompkins, Titles &  
Collections Clerk  
Michelle Hope, CSR Manager  
Ashley Bocek, CSR  
Dayna Dewey, CSR  
Jodean Angel, CSR  
Suzanne Conde, CSR  
Rachael Miller, CSR



# FRAUD IS ON THE RISE

## FRAUD METHODS

**Account Takeover:** Fraudsters take control of a credit or debit card account to make unauthorized transactions.

**Card-Not-Present Fraud:** Unauthorized person uses stolen card details to make online purchases.

**Card Skimming:** Devices capture card information at ATMs or point-of-sale terminals, such as at gas pumps.

**Mail fraud:** Fraudster intercepts a credit or debit card from the mail before intended account holder receives it.

**Phone thefts and fraud:** Fraudsters target smartphones to access sensitive financial information, digital cards, banking apps, and wallets stored on the device.

## HOW TO AVOID FRAUD

### Monitor Financial Accounts Regularly

- Set up account alerts for all transactions and review statements frequently for unauthorized charges or unusual and suspicious activity.

### Use Secure Payment Methods

- When shopping online, ensure the website is secure (look for “https” in the URL) and avoid saving payment information on websites.

### Be Cautious with ATMs & POS Terminals

- Use ATMs located at secure, well-lit locations, and cover the keypad when entering PIN to prevent skimming devices from capturing information.
- Check if any parts of a point-of-sale (POS) terminal are loose or wiggle.

### Keep Cards Secure

- Never share card details with anyone, and report lost or stolen cards immediately. Use Strong Passwords
- Ensure all online accounts have complex passwords and enable two-factor authentication where possible. Be sure all online accounts have different passwords.

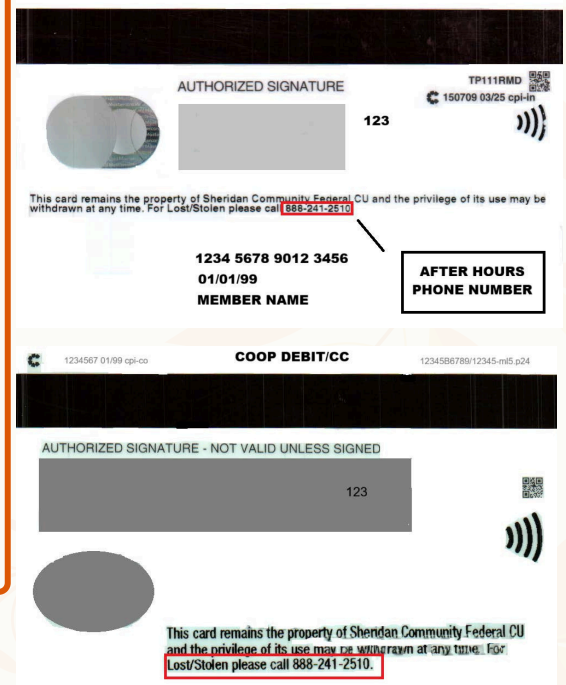
## REPORTING FRAUD AFTER BUSINESS HOURS

### CONTACT CARD ISSUER IMMEDIATELY

- Call the customer service number found on the back of your credit card or debit card. Request your card to be blocked.

This number for SCFCU is:

**1-888-241-2510**

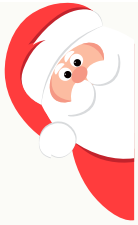


**“Cybercrime is the greatest threat to every company in the world.”**

**— Ginni Rometty**

# Christmas Club Accounts

Put a little away each pay for a Happy Holiday!



**YOUR CHRISTMAS CLUB ACCOUNTS WILL TRANSFER TO YOUR SAVINGS ON NOVEMBER 1ST**

Feeling a little strapped for cash this holiday season?  
We offer a credit card at 11.9% APY  
Please call to make an appointment  
to see a loan officer today!

**CHRISTMAS LOANS ARE NOW AVAILABLE!**

**BORROW \$1,000 TO \$1,500 STARTING AT 9.9% APY (WAC)**

**PLEASE CALL OR STOP BY TO MAKE AN APPOINTMENT WITH ONE OF OUR LOAN OFFICERS!**

Starting December, we will be offering our holiday extensions for loans! If you would like to take advantage of this, please see a teller!

**“It’s not what’s under the Christmas tree that matters, it’s who’s around it.”**

CHARLES M. SCHULZ



**Most of our members have taken advantage of our great rates on auto loans but... did you know we offer:**

Checking Accounts  
MC Credit Cards  
Transfer Money with Zelle®  
Mobile Banking  
Christmas Savings Account  
Share Pledge Loans  
Mobile Home Loans

Savings Accounts  
Courtesy Pay  
Bill Pay  
Remote Deposit Safe  
Deposit Boxes Auto Loans  
Motorcycle Loans

MC Debit Cards  
Online Banking  
Paperless Statements  
Vacation Savings Account  
Certificate of Deposits  
RV and Boat Loans  
Vacation/Christmas Loans