

FALL 2022 NEWSLETTER

CONTENTS

- I. **Message From The CEO**
Help Your Community!
Visa Platinum Credit Card

- II. **Start Using Your Home's Equity!**
Beware of These Common Holiday Scams
Earn More!
Ready For Your New Toy?
Make The Holidays Bright!
Text Alerts
Holiday Closures
Skip & Save!
Follow Us On Social Media!

Somehow, some way, we are down to the last quarter of the year! When we reflect on what this past year has brought us, we feel nothing but gratitude for our valued members.

You are what makes this place so great! We are committed to providing continuous support to our members and offer solutions that fit each of your individual needs. Our goal for the next year is to be even better at giving you exceptional service!

Whatever your goals are for the next year, we will continue to be devoted to helping you reach them. And, as the year winds down, know that we are here to support you with anything that comes up. With the kids back in school and the holidays around the corner, we've got your back.

Thank you for another great year! We will continuously provide you with the tools you need to achieve success and "LIVE YOUR DREAMS."



HELP YOUR COMMUNITY!

POECU is collecting non-perishable food items for Second Harvest Food Bank now through November 10, 2022. Let's help them to continue what they do best--feeding those in need! Drop off your non-perishable food donation at any of our branches (no expired items, please)!

EARN REWARDS AS YOU SPEND!

Our Visa Platinum Credit Card gets you the most bang for your buck. Don't let Scorecard Reward Points pass you by. Apply now and start earning.

poecu.org/visa





START USING YOUR HOME'S EQUITY!

LIVE YOUR DREAMS

Don't stress about big-ticket items; we have a loan for those! Use the equity in your home to buy appliances, fix the kitchen, consolidate credit card debt, and many other things.

[Apply today at poecu.org/mortgage](https://poecu.org/mortgage)



READY FOR YOUR NEW TOY?

Speed toward savings with an auto loan from POECU. Work with us, and we can put you in the driver's seat. Apply now and get the green light for the car of your dreams.

[Apply today at poecu.org/auto](https://poecu.org/auto)

BEWARE OF THESE COMMON HOLIDAY SCAMS

During the holidays, scammers focus less on giving and more on stealing. Shoppers looking for a good deal this holiday season should be aware of increasingly aggressive and unusual scams designed by criminals to steal money and personal information. Enjoy a scam-free holiday season by remaining vigilant against the following schemes.

Online Shopping Scams: If a deal looks too good to be true, it probably is! Steer clear of unfamiliar sites offering unrealistic discounts on brand-name merchandise. Scammers frequently prey on Black Friday and Cyber Monday bargain hunters by advertising "One-Day Only" promotions from recognized brands.

Payment Red Flags: Be cautious of sellers and websites that demand payment solely through gift cards. Credit cards provide several layers of security against fraud and are typically the safest way to conduct online shopping.

Charity Scams: Charity-related frauds increase during the holidays as individuals seek to donate money to those less fortunate. Criminals use phone calls, email campaigns, and fake websites to solicit on behalf of fraudulent charities. Scammers target people who want to donate to charity, then hoard their well-intentioned donations, while those most in need never see a dime.

MAKE THE HOLIDAYS BRIGHT!

Make your holiday season sparkle with a holiday loan from POECU! Promotion will run 10/1/2022-12/31/2022. There is no fee to apply. Rates are based on your credit score and range from 4.50% to 7.99% APR*.


Loan maximum with direct deposit equal to biweekly direct deposit amount. Loan maximum without direct deposit equal to \$1,000. (Certain restrictions apply).

[*Learn more at poecu.org/holiday-loan](https://poecu.org/holiday-loan)

Stay Connected

Get the latest POECU news and updates by signing up for texting alerts.

To join, text "POECU" to (800) 264-4585.



Holidays

Veterans Day
Friday, November 11

Thanksgiving/
Black Friday
Thursday, Nov 24 & Friday, Nov 25

Christmas
Monday, December 26

EARN MORE!

Open a certificate of deposit (CD) with POECU and earn higher annual percentage yields (APY) on 6, 12, or 24-month terms.*

Minimum deposit of \$1,000 to open a CD.

- Earn 0.75% APY on a 6-month CD
- Earn 1.00% APY on a 12-month CD
- Earn 1.75% APY on a 24-month CD

Rates are subject to change without notice. Dividends are paid monthly. *New money only. Cannot early redeem a POECU CD to purchase a new CD at a higher rate.

SKIP & SAVE!

To apply, visit: poecu.org/skip-a-pay

Skip your loan payment for the month of December and have a bit more cash in your wallet for the holiday season! The Skip-a-Pay fee is \$25. (Certain restrictions apply)



Follow Us On Social Media!

