

FALL 2023 NEWSLETTER

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HOW TO AVOID HOLIDAY SCAMS

The holiday season brings joy but also brings the risk of online scams. Stay vigilant by following these cybersecurity tips:

1. Avoid clicking on links or attachments from unknown emails. Be sure to verify sender authenticity.
2. Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
3. Update software, use strong passwords, and enable multi-factor authentication.
4. Check legitimacy before donating to avoid fake organizations.
5. Avoid public networks for sensitive activities in order to prevent data interception.

Stay informed and practice these measures in order to protect your personal and financial information during the holiday season. We hope you have a happy and safe holiday season!

A MESSAGE FROM OUR CEO

As we enter the last quarter of 2023, I extend my sincere gratitude for your support. I am filled with appreciation for the trust you've placed in us as your financial partner.

Looking back on the year, we are proud of the progress made in enhancing your banking experience. Your unique financial goals have remained our top priority. We hope to help you achieve your aspirations with our diverse range of competitive products and tools.

As we approach the year-end, we thank you for being a valued member of our credit union family. We eagerly anticipate serving you in the months ahead and look forward to being part of your financial success.



The holiday season is just around the corner, and we want you to savor every joyful moment without the stress of financial constraints. Make this holiday season brighter with a POECU Holiday Loan.

- Rates range from 5.50% APR* to 9.99% APR*
- Available from 10/1/2023 to 12/31/2023

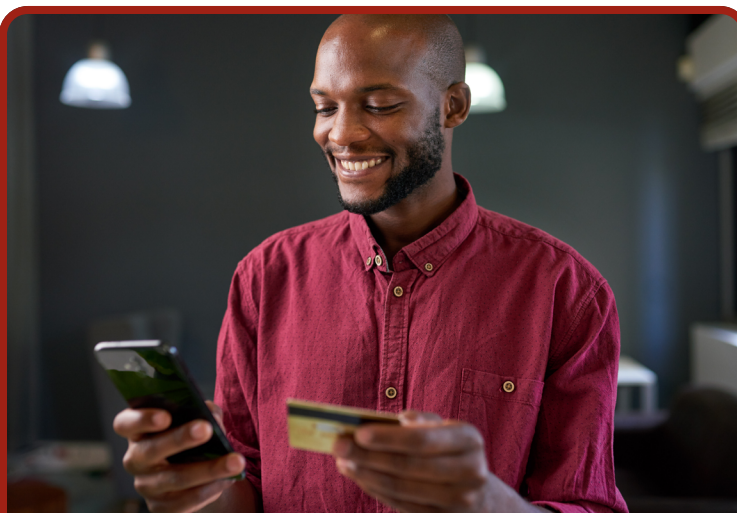
Apply online today at poecu.org/holiday-loan

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed. Loan loyalty discounts apply. For complete details, visit: poecu.org.

BUDGET, INVEST, & THRIVE

BUILDING A FINANCIALLY STABLE ADULthood

Establishing a financially stable adulthood is vital for a financially secure future. Start with budgeting, tracking expenses, and setting up savings for emergencies. Next up, prioritize repaying debt and setting clear financial goals for yourself. Surround yourself with like-minded individuals who support your responsible financial habits. Remember, financial stability is a journey that requires discipline and dedication, but it builds a solid foundation for a prosperous future. It is important to start early, be consistent, and stay focused on your goals!



DISCOVER THE DIFFERENCE!

Our Visa Platinum Credit Card is more than just a card; it's a gateway to exclusive benefits and your wallet's new best friend! From competitive rates to robust fraud protection, we've got you covered. Discover the difference in every swipe.

Platinum Benefits:

- Purchase APR*: 6.90% - 19.90%
- 3.90% APR* introductory rate for the first 6 months
- No balance transfer fee
- No annual fee, no foreign transaction fees
- Secure online account so you can access your information anywhere
- uChoose Rewards: Earn points every time you use your card

Learn more and apply today: poecu.org/visa

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed. For complete details, visit: poecu.org.



YOUR LOYALTY PAYS OFF!

Apply for an Auto Loan with an active Checking Account or a Visa Credit Card and enjoy up to 1.00%* off on select loan products. Start saving today!

- Rates as low as 3.99% APR* on both new and used auto loans
- Terms up to 72 months
- GAP insurance, extended warranties, and debt protection available

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed. For complete details, visit: poecu.org.

Apply online: poecu.org/auto

HOLIDAY CLOSURES

Indigenous Peoples' Day/Columbus Day:
Monday, October 9

Veterans Day: Friday, November 10

Thanksgiving: Thursday & Friday, November 23 & 24

Christmas Day: Monday, December 25

ONE HOLIDAY TRAVEL TIP

Holiday travel brings joy and excitement, but it's essential to stay vigilant against cyber threats while on the go during this busy season. Protect yourself and your devices by avoiding sensitive activities on public Wi-Fi and consider using a VPN while on the go. Enjoy a safe and memorable holiday by implementing these cybersecurity measures. Happy travels!



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NCUA

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