



DCCU INFORMANT

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Fraud Center Tips

Although the recent Equifax breach is not the largest breach that has ever occurred, it is the largest in respect to the severity of personal information taken. It has been reported that 44% of Americans are affected.

Personal credit reports should be monitored for new applications that were filed on your behalf.

Monitor all monthly statements for any unauthorized payments.

Monitor your existing credit card and Credit Union/ bank accounts **closely for charges you don't** recognize; such as address or phone number changes.

Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze **won't** prevent a thief from making charges to your existing accounts.

If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

File your taxes early – as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS. The IRS will only contact you through the mail.



These rates are scary **LOW!!**

Apply/approved for a new or used Car, Truck, Motorcycle, Recreational Vehicle or Boat loan. Other discounts could apply, rates already reflect discounts.

RATES AS LOW AS:

1-2 years old: 36 mon. 2.00%, 48 mon 2.20%

3-4 years old: 36 mon. 2.50%, 48 mon 2.70%

5-6 years old: 36 mon. 3.40%, 48 mon 3.60%

***Your rate will depend on your credit score, account relationship with DCCU and collateral.**

*Not all members will qualify.

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SHARE CERTIFICATES NOW AVAILABLE!

MINIMUM \$1,000.00

3 MONTHS	.20%
6 MONTHS	.30%
12 MONTHS	.40%

Holiday Closures:

EXTENDED HOURS:
Wed Nov 22 8:30-4PM

CLOSED:
Thanksgiving Day
Thurs Nov. 23

CLOSE EARLY:
Friday Nov. 24 8:30-12pm

CLOSED:
Christmas Day
Mon Dec. 25

CLOSE EARLY:
Friday Dec. 29 2:00PM

CLOSED:
Sat Dec. 30

CLOSED:
New Year's Day
Mon Jan. 1

3rd Quarter

Dividend

Was declared at an annual rate of .01% based on the average daily balance on all savings accounts.



**SANTA'S ON THE RUN TO
GET MORE PRESENTS!
WANT MORE \$\$\$ FOR
CHRISTMAS?**

**WE HAVE IT
\$1,200.00 FOR 12
MONTHS
AT 8%!**

**NO PAYMENT
TILL JANUARY
2018!
CALL OR STOP IN FOR
DETAILS!**

NOT ALL WILL QUALIFY*

DeKalb County Credit Union

WWW.DEKALBCOUNTYCU.ORG



Take A Break

How does extra cash sound?

Back by popular demand take a break from paying your loan payment, servicing fee of \$30.00 per loan.

November, December or January!

Loan must be in good standing/current

If your loan is in good standing, we are offering a "Take a Break" from your loan option. This option will allow you to take a break from paying your loan for one month for a \$30.00 per loan service fee. **This payment will be added to the end of the original loan.**

Complete the side of this coupon and return it with a check for \$30.00 made out to the Credit Union, or with a withdrawal from your account for \$30 for each loan you would like to take a break from and return the signed form to the Credit Union. **The request must be received no later than one week before the payment is due for the month you choose.**

All other terms and provisions of your loan agreement are unchanged and remain in full effect. Interest will continue to accrue during the month you skip your payment. In some cases, based on the size of the balance, the interest, which accrues, may be greater than the amount of your next regular payment.

Fill out form and return to the credit union, either attach a check for the fee or fee can be withdrawn from account.

I would like to skip my (choose one)

November _____

December _____

January _____

I have:

_____ enclosed a check for \$30 OR

_____ authorized a \$30.00 deduction from SAVINGS or CHECKING account

It is mutually agreed that this constitutes an Extension on:

LOAN # _____

ACCOUNT# _____

MEMBER SIGNATURE ***SUBJECT TO APPROVAL***