

focuspoints

A publication for the members of Little Giant Federal Credit Union



Winter 2018

Plan Now To Attend The 2018 Annual Meeting

Find out how the credit union made a difference for members in 2017 and what's on tap for the coming year by attending the 2018 annual meeting. Learn the results of the board of directors' election. Catch up with your credit union friends, and meet new ones, too.



At the credit union, you're not just a customer. As a member-owner, you have a stake and a voice. The annual meeting is your opportunity to keep abreast of the credit union's future direction. After all, it's not something you're likely to be able to do at other financial institutions, where only the stockholders are invited to participate. The credit union is where you belong, so we hope you will be able to join your fellow members at the 2018 annual meeting.

SAVE THE DATE APRIL 22, 2018

Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

You can also get E-statements for your semi-annual statements which come out in January and July.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, click, or stop by the credit union.

How to sign up for e-Statements:

You must log on to our website and sign up for the internet teller. By giving us your email address this will allow us to send you e-Statements. You may want to consider this because eventually we will be charging a fee for statements to be mailed.



Thank You Members!

As we celebrate the New Year, we'd like to extend our appreciation to you, our valued member-owners. It's your participation in the benefits of belonging that enables the credit union to be successful. We couldn't do it without you because we wouldn't exist without you.

If you are primarily a saver, we use those funds to help members who need loans. When you use your debit or credit cards, you not only enjoy the convenience, but also help provide the credit union with income to afford to bring you and others additional financial services. Thank you for being our member, and please let us know how we can serve you better. From all of us at the credit union, best wishes to you and yours for a joyous holiday season.

Holiday Closings

**MARTIN LUTHER
KING JR. DAY**

Monday, January 15

PRESIDENTS' HOLIDAY

Monday, February 19



6 Easy Ways To Keep Your Debit Card Safe This Season



'Tis the Season for merry making, gift giving, and lots of shopping. Keep in mind, while our guard is down and our wallets are open, it is also the prime season for phishers, skimmers, thieves, and their naughty antics.

While your Little Giant Federal Credit Union Debit Card is a handy tool that allows you to quickly and conveniently obtain cash from an ATM, make a PIN-based transaction at no charge, or get cash back at the register, it also leaves you vulnerable to theft because it offers access to instant cash.

In order to take advantage of the financial convenience and purchasing power of your debit card, while keeping your funds and identity intact this holiday season, follow these surefire tips to maximize protection and safety:

1. Keeping track of every transaction so you don't overspend.
2. NEVER sharing your Personal Identification Number (PIN) code, with anyone.
3. Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer.
4. Practicing ATM safety. Always be alert and go with your gut.
5. Monitoring your account by checking frequently.
6. Reporting to Little Giant Federal Credit Union immediately if you think your card has been lost or stolen.

“NEW” Inactive Account Policy

NOTE:

To avoid an inactivity fee. One(1) transaction (deposit or withdrawal) must be made once a year for each account.

At the August Board of Directors meeting, the board discussed, voted on and approved the following revised fee for inactive accounts:

- \$1.00/month effective **October 1, 2017**
- Inactivity Fees are waived for **July, August and September 2017**

Sufficient notice is hereby given for members to make a transaction on their account.

The credit union has incurred considerable expense over the years to send out statements for accounts that have been inactive for years. This expense included the cost to print statements, stationery, envelopes and postage.

We **DO NOT** want members to close their accounts.

We **DO** want members to be active and use their accounts.



Holiday Help From Your Credit Union

The holidays are behind us, but that doesn't mean scammers are taking a break. In order to protect your money, here are some tips for keeping your accounts and information safe:

- Change your login/username from your account number. For example, if you have 1234 change it to JJones01.
- Utilize all characters in your password: Uppercase, lowercase, symbols, and numbers.
- Keep your password confidential.
- Make use of anti-virus protection software.
- Beware of questionable emails. Little Giant will NEVER ask you to email your account information because we already know who you are.
- Notify us IMMEDIATELY if you think you have submitted account details to the wrong place.



AFLAC Available

Little Giant is pleased to announce three AFLAC programs available direct to members.

The plans are:

- Accident
- Cancer
- Critical Care and Recovery (includes heart attack and stroke)

These plans can be paid for directly out of your account and are available to members under the age of 65. Members can protect themselves, their spouses, and their children up to the age of 26. These plans are all guaranteed renewable and have rate stability, so the amount you pay stays the same even if you move into a higher age bracket. We have information in our office that we can send out to you. If you would like to sign up for any of the plans you can contact the Little Giant AFLAC agent Michael Murtough at 412-320-3709 or you can email him at michael_murtough@us.aflac.com.

Beware Of Online Tax Fraud

Being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any less crime. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- Don't believe promises of "free money" from inflated refunds.
- Back up data and store your electronic tax files securely.
- Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.



Also, know that the IRS only uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media - is fake.

Kick Off the New Year in Style and get a Gift Card

With the arrival of the 2018 Models, car dealers are offering attractive deals on the 2017 Models. If you are looking to get behind the wheel of a new or used car your Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Get a Gift Card from Little Giant FCU for making a loan on a new or used car or transferring a loan from another financial institution.

Gift Card will be 1% of the loan amount.

For more details, stop by the credit union office or give us a call today 412-771-6400.

**This does not apply to loans already financed with us. This offer is for a Limited Time. \$300.00 MAXIMUM*

Contact Us

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Web: www.littlegiantfcu.org

To report lost or stolen credit/debit card: 800-499-7728
24 hour customer service for credit cards: 866-820-2992

