



# newsnotes

CFCU COMMUNITY CREDIT UNION  
QUARTERLY NEWSLETTER

Fall 2024

## Enroll in CFCU More by November 4th

**Today:** Two platforms/apps...



### Digital Banking

- View your accounts
- Make transfers between accounts
- Deposit checks
- Set up account alerts
- Secure messaging with staff
- Update contact information
- Sign-up for and view E-Statements



### CFCU More

- Pay bills
- Send money to friends and family
- Debit card controls
- External transfers from and to other financial institutions
- Update contact information
- Even more capabilities to come!

**November 4th:** All will be ONE!



### CFCU More

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## Don't wait, register for CFCU MORE now

- Find the CFCU More Login within the Banking Login box at the top right of our website or download our app and click on "Enroll".
- To register, you will need your Member Number\*

\* If you don't know your member number, you can request it by sending a secure message in Digital Banking, stopping into a branch, or calling Member Solutions.

## Don't lose digital access to your accounts



Enroll in **CFCU MORE** by **NOVEMBER 4TH!**

Both Apps can be accessed in the Banking Login box at the top right of our website or you can download both apps on the Apple Store or Google Play Store



# Romance Scams

Criminals exploit the desire for love and connection while gaining the affection and trust of the victims. They craft online personas to build a façade—manipulating victims into parting with money or personal information by preying on emotions. They often find victims on dating apps or by texting.



Tips to help you guard your heart (and wallet):

- Scammers often create ideal profiles to lure victims. If someone seems too perfect, it might be a red flag.

- Beware of whirlwind romances and serious commitments very early on. This is a common tactic to prey on emotions.
- Scammers usually have elaborate excuses for why they cannot meet in person, or via video chat.
- Never send money or financial information to someone you haven't met in person.
- The scammer may discourage you from discussing your relationship with friends and family. Don't be afraid to confide in others.
- Look for changes in communication style. Inconsistencies may indicate multiple scammers operating the same profile.

Call 800-428-8340 if you are worried about a scam or fraud.

An advertisement for CFCU's 6-month Certificate. It features a smiling woman in a denim jacket and orange top. The background is dark blue with white and orange text. The text reads: "GROW YOUR SAVINGS BY SPRING" in a curved font, "Plant the seeds now with up to 6.00% APY." in large white and blue letters, "For all that's possible." in small white text, "CFCU Community Credit Union" logo, "6-month Certificate LIMITED TIME ONLY" in orange and white, and "mycfcu.com/seed" in white.

GROW YOUR SAVINGS BY SPRING

Plant the seeds now with  
up to 6.00% APY.

For all that's possible.

CFCU Community Credit Union

6-month Certificate  
LIMITED TIME ONLY

mycfcu.com/seed

\*APY=Annual Percentage Yield. \$500.00 minimum balance required. 6.00% APY requires an Eligible Account to qualify for the bonus rate; otherwise, the base rate 5.00% APY will apply. The APY is variable during the initial term, but at no time will be below the base rate and at no time will exceed the bonus rate. See Truth in Savings Disclosure for details on base and bonus rates. Eligible Account is defined as the following checking accounts: Transformation, Simply, Student, or New Start, which must be active as defined by the Credit Union. The certificate account owner must be the primary owner of the Eligible Account. Account opening deposit funds must be at least 50% new money as defined by the Credit Union. Certificate automatically renews for a 6-month term at maturity at the then current 6-month certificate rate. Penalties may be imposed for early withdrawal. Fees may reduce earnings. Federally Insured by NCUA.

## Holiday Closings

**Indigenous People Day**  
October 12<sup>th</sup> – October 14<sup>th</sup>

**Veterans Day**  
November 9<sup>th</sup> – 11<sup>th</sup>

**Thanksgiving**  
November 27<sup>th</sup> closing at 3pm  
Closed November 28<sup>th</sup>

**Christmas**  
December 24<sup>th</sup> closing at 3pm  
Closed December 25<sup>th</sup>

**New Years**  
December 31<sup>st</sup> closing at 3pm  
Closed January 1<sup>st</sup> 2025

## Events

### CFCU Days

**Ithaca College Football**  
Saturday, October 12<sup>th</sup> at 1pm

**SUNY Cortland Football**  
Saturday, October 26<sup>th</sup> at 1pm

**Cornell University Football**  
Saturday, November 9<sup>th</sup> at 1pm

**CFCU Sidewalk Showcase**  
Friday, October 18<sup>th</sup> at 5-7pm