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Fall 2025 Newsletter

# Take control and prevent fraud

**Text messages and emails can be fraud, too.**

Scammers can use the same spoofing tactics to send you text messages and emails impersonating someone or a business you know. These messages may include urgent requests, such as to verify transactions or confirm account information, and often include unsafe links or attachments. What should you do?

**Don’t click that link – just hit delete.**

If you receive a suspicious email, don’t click any links or open any attachments. They may contain malware that can damage your computer or phone. You can always contact MFFCU directly if you’re unsure if a text or email is legitimate.

It may feel uncomfortable, but it’s okay to hang up the phone, not respond to that text, and delete that email! If you’re not sure of the source of the call, email, or text, do not respond. Never provide any personally identifiable information unless you’re certain the person you’re speaking to is legitimate.

It’s important to remember:**MFFCU will never contact you and ask you to confirm your digital banking username, password, card number, or six-digit verification code.**

We’re here to help you stay vigilant and protect your information and your hard-earned money. If you have questions or think you may have been a victim of fraud, please report it to MFFCU at 1 (800) 869-0961 or contact us [online](https://www.redwoodcu.org/about/contact/contact-us-online-form/).

# Holiday Skip-A-Pay

Need a break or extra money for the holidays? Participate in the loan payment skip for the month of **December only**. Forms have been emailed to the members with current loans. Forms are also available on the website [www.membersffcu.org](http://www.membersffcu.org).

**To be eligible for this offer, all Credit Union loans and accounts must be in good standing. Home Equity loans and Credit Cards are not eligible.**

## Eligible Loans:

* Auto loans
* Personal (Signature) loans
* Motorcycle Loans
* Toy Loans (RV, ATV, etc.)

**TRUSTAGE™ Insurance**

Having reliable Insurance in place is essential to a solid financial plan. Take comfort in knowing you’re protected with a service your Credit Union trusts. Learn what TruStage Insurance can do for you with offers exclusive to credit union members.
**Life & Accidental Death & Dismember**: 1(855) 612-7909
**Auto & Home**: 1(888) 380-9287
[www.trustage.com/member](http://www.trustage.com/member)

**VISA DEBIT CARD CONVERSION**

After a successful debit card conversion, it is important to provide this notice to inform our members about the new card details and any necessary steps to ensure a smooth transition. The new and improved debit card enhancements include increased security, contactless payment options, and more. If you have not received your new card, please contact the Credit Union as soon as possible. Here are some key points once you receive the card:

* **Effective Date**: Clearly states when the new debit card will be issued and start using it.
* **Card Features**: New features and enhancements, such as improved security, contactless payment options, and more.
* **Activation Instructions**: Instructions for activating the new card and setting a PIN. Must activate from phone number associated with the card.
* **Customer Support**: Contact information for members to reach out with any questions or concerns. Call 432-520-3443.

WIRE SERVICES

Please provide the following information to the financial institution where your funds are deposited.

**Wire funds to:**

Catalyst Corporate Federal Credit Union

Plano, TX 75024
ABA# 311990511

**Credit to:**
Members Financial Federal Credit Union
ABA# 316386476
For further Credit to: Member’s name
Account # for Checking or Savings



Making a career change?

Whether it’s through a job change or retirement, you have the option to roll your 401(k) into an IRA at Members Financial Federal Credit Union, where it is safe and secure. A Direct Rollover from a 401(k) or qualified retirement plan is a non-taxable event. By rolling over your 401(k) or other qualified retirement plan from your previous employer, you have more flexibility and control while maintaining great tax advantages. Also, your IRA at Members Financial Federal Credit Union is federally insured up to $250,000, so you know your money will be here when you need it. Is there a safe and easy way to pay bills electronically?

# Breast Cancer Awareness

The month of October is Breast Cancer Awareness Month and Members Financial Federal Credit Union is showing their support by wearing PINK on Fridays and raising money for Breast Cancer Research. Purchase a $20 ticket with a chance to win a PinkTober Breast Cancer Awareness Basket complete with high end gift items and gift cards. All proceeds will benefit the American Cancer Society of the Permian Basin. All monies collected will remain in the Basin!
Driven by one of the founding principal philosophies, People Helping People, MFFCU knew they had to get involved and help bring awareness to such an important topic.



**Nov 2, 2025 - Daylight Saving Time Ends**

When local daylight time is about to reach
Sunday, November 2, 2025, **2:00:00 am** clocks are turned **backward** 1 hour to
Sunday, November 2, 2025, **1:00:00 am** local standard time instead.

Sunrise and sunset will be about 1 hour earlier on Nov 2, 2024, than the day before. There will be [more light in the morning](https://www.timeanddate.com/sun/usa/washington-dc?month=11&year=2024) and less light in the evening.





Credit Union Closures www.membersffcu.org

October 13th – Columbus Day Monday – Thursday – 8:30AM –5:30PM

November 11th – Veteran’s Day Friday - 8:30AM – 6PM

November 27th, 28th, & 29th – Thanksgiving Saturday – 9AM – 1PM Drive-Thru Only

December 24th & 25th – Christmas

