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Winter Newsletter 2025

**A MESSAGE FROM OUR PRESIDENT & CEO**

**Happy New Year, and welcome to 2025. On behalf of the Board of Directors, employees and volunteers of Members Financial FCU, I would like to thank you for your trust, support and patronage of the credit union over the last year.**

**We’re excited about the opportunities to offer you even more ways to save, grow, and protect your money. Our team is dedicated to exceeding your expectations and ensuring that 2025 becomes a year of growth, prosperity, and financial well-being for each member. Your continued support inspires us to keep innovating and delivering the best possible experience.**

**Again, thank you for being part of the Members Financial Federal Credit Union family. We look forward to continuing this journey with you in 2025 and wish you a year filled with joy, success, and meaningful achievements. Together, let us make the year a remarkable one.**

**Warmest Regards,**

**Rebecca Wisdom**

**President & CEO**



Credit Union Closures

www.membersffcu.org

 (432) 520-3443

January 1st, 2025 – New Year’s DaY Monday – Thursday – 8:30AM –5:30PM

January 20th, 2025 – Martin Luther King Jr. Day Friday - 8:30AM – 6PM

February 17th, 2025 – President’s Day Saturday – 9AM – 1PM Drive-Thru Only

Why Members Financial FCU

Once you become a member, you are part of our family. We’re dedicated to providing you with all the support you need to reach your financial goals along with the banking experience you deserve.

**Exceptional Service**

Our staff is here for you. Reach us online, over the phone, by email or at a branch.

**Powerful Products with Great Rates**

Get access to excellent member benefits, including competitive rates, superior service and free checking options.

**Low Fees, Low Charges**

Since we're a not-for-profit organization, one of the benefits of membership is that we keep our fees and charges low.

Choosing where you’ll put your money and who you’ll trust to help you reach your goals is a big decision.

**Trust**

Members Financial Federal Credit Union offers benefits that banks can’t. We’re not-for-profit, so our members are at the heart of everything we do.

**Mission**

We don’t have customers—we have lifetime members, and our members and their financial goals are our mission.

**Success**

We help you succeed financially by helping you learn about money management, and by looking at your entire financial picture when we review loan applications.

**Exclusive Benefits**

We have member-exclusive offers and discounts, including great loan and savings rates.

Members Financial Credit Union Services:

**Wire Services**

Members may wire funds from another financial institution to their Members Financial account or from their Members Financial account to another financial institution for a nominal fee.

**Money Orders**

As an alternative to paying with cash or a check, your credit union sells money orders at all our offices.

**Night Deposit**

All our offices are equipped with convenient night depositories. Located in the drive-thru, night deposits are a safe way to drop off your deposits and loan payments nights, weekends and holidays.

**ELEVATE YOUR FINANCES!** Unlock financial growth with Certificates of Deposit. Secure your savings with competitive rates, flexible terms, and peace of mind. Start investing today! **NEW YEAR, NEW** **GAINS.**  Step into the New Year with financial confidence! Our Money Market Accounts offer a smart way to grow your savings with competitive interest rates. Benefit from the flexibility of check-writing privileges while maximizing returns. Whether you’re saving for a goal or building an emergency fund, start the year right by choosing a Money Market Account that aligns with your financial aspirations. Secure your future and watch your money thrive in 2025!

# A cell phone with a logo  Description automatically generatedWe are everywhere you are with our MFFCU Mobile Banking App!

Access your accounts anytime by downloading our MFFCU Mobile Banking app from your smartphone app store.

* View balances and transfer funds
* View accounts, loans, statements, set-up alerts and Face ID
* Make loan and Mastercard payments
* Remote Deposit from ANYWHERE – ANYTIME



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| **Spot Amazon Scams and Stay Protected**As one of the world’s largest retailers, Amazon is often targeted by scammers. Protect yourself by staying alert to unsolicited emails, calls, or texts claiming issues with your account. |

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| **Common Amazon Tactics**Fraudsters impersonate Amazon representatives to steal personal or financial information. They might:* Claim suspicious account activity or payment issues.
* Send fake emails or texts linking to fraudulent sites.
* Pressure you to act quickly or provide sensitive details.
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| ***Example of the Scam***Pam receives a phone call from someone claiming to be from Amazon customer service. The caller tells Pam that there’s a problem with her recent order and asks her to confirm her credit card information so Amazon can process a refund. Pam, believing the call is legitimate, provides her card details to a scammer.  |

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| **How to Protect Yourself*** **Avoid Clicking Links:** Use the official Amazon website or app instead of links in unsolicited messages.
* **Stay Wary of Urgent Requests:** Amazon won’t pressure you to share personal or financial information via phone, email, or text.
* **Verify Suspicious Messages:** Contact Amazon directly through their official site or app.
* **Enable Two-Factor Authentication (2FA):** Add extra security by requiring a unique code to log in.
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| **If You’ve Been Scammed*** **Contact Amazon:** Report scams at Amazon.com.
* **Change Your Password:** Use a strong, unique password and enable 2FA.
* **Monitor Your Accounts:** Check for unauthorized activity on Amazon and linked accounts.
* **Report Fraud:** Notify the FTC [**ReportFraud.ftc.gov**](https://email.wealthcu.org/em?a=social&b=opEoBL3z30a4Q19r2T9V4A)and your credit card provider.
* **Be Vigilant:** Watch out for follow-up scam attempts.

If you suspect your Members Financial account has been affected, reach out to us immediately.   |

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