

December 2019

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## Apply for a Holiday Loan! \$500 and \$1,000 Options



**6 month term**  
Convenient payroll deduction or  
automatic transfer options

**H**oliday expenses have a way of creeping up on all of us. According to the National Retail Federation, the average shopper spent \$1,007 during the 2018 winter holiday season. And, nearly half of those purchases were made using a credit card!

We're here to help you cover holiday expenses without relying on high-interest credit cards. Our Holiday Loan is a perfect short-term way to cover last minute expenses.

- \$500 and \$1000 loan options
- Rates as low as 7.00% APR<sup>1</sup>
- 6-Month term

1) Your APR (Annual Percentage Rate) will be based upon your individual credit worthiness.



## Security Tips for Mobile Banking, Online Banking, and more...

- 1** Use strong passwords that have numbers, uppercase and lowercase letters, and symbols. Create different user IDs and passwords for all financial accounts.
- 2** Never use a Social Security number or other sensitive information as a user ID, PIN or password. It could be used to gain access to accounts.
- 3** Set your mobile devices to lock automatically. After a few minutes, unused phones should automatically lock and require a password or PIN to reactivate.
- 4** Use mobile device security features. Leave built-in mobile security features in place.
- 5** Think before you reply. Don't respond to emails that claim to be from the credit union and request personal information. Mark as spam, delete and alert your CU right away.
- 6** Be wary of free software and email attachments from unknown sources. It can expose computers to malware that leads to online fraud and theft.
- 7** Update security software. Keep all software, including anti-virus protection updated, and enable firewall protection on your PC and mobile devices.
- 8** Verify text messages. Receive a text that appears to be from the credit union? If it seems suspicious, call the CU first to make sure they were the sender.
- 9** Get smart about Wi-Fi. Avoid financial transactions over PUBLIC Wi-Fi networks. Use an encrypted network with a password. Keep Bluetooth off when not in use.



# **Holiday Closings**

## **Christmas Eve**

Tuesday, December 24

## **Christmas Day**

**Click for more** Wednesday, December 25

## **New Years Day**

Wednesday, January 1st

## **Martin Luther King**

Tuesday, January 21st



**For more information please visit [www.memphiscu.org](http://www.memphiscu.org) or call toll free (877) 825-3180.**

## **Member Service Center: (901) 321-1200**

### **Avery Branch**

2608 Avery Avenue  
Memphis, TN 38112

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

ATM

### **Mt. Moriah Branch**

2678 Mt. Moriah Terrace Cove  
Memphis, TN 38115

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

ATM, Coin Machine

### **Winchester Branch**

3617 Winchester Road  
Memphis, TN 38118

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

Saturday 8:00 AM - 12:00 PM

(Drive Thru Only)

ATM

### **Stage Road Branch**

5705 Stage Road, Suite 2  
Bartlett, TN 38134

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

ATM

### **Whitten Branch**

1900 Whitten Road, Suite 102  
Memphis, TN 38133

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

ATM

### **Whitehaven Branch**

4135 Elvis Presley Blvd  
Memphis, TN 38116

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive Thru Window open until 6:00 PM)

ATM

### **Getwell Branch**

(Restricted Access)

5333 Getwell, Module E  
Memphis, TN 38118

M-F 9:00 AM - 4:00 PM

Closed for Lunch, 1:00 PM - 2:00 PM

### **Downtown Branch**

109 N. Main Street

Memphis, TN 38103

M-F 8:00 AM - 4:00 PM

Closed for Lunch, 1:00 PM - 2:00 PM



*Memphis*



Memphis City Employees Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

**INFORMATION WE COLLECT ABOUT YOU** — We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms.

We may disclose all of the information we collect, as described above, as permitted by law.

**PARTIES WHO RECEIVE INFORMATION FROM US** — We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, direct marketers, government agencies and mail houses

**DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US** — In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

**HOW TO OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU** — If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures — you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to non-affiliated third parties, please contact the Credit Union.

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted, disclosures to other financial institutions that have joint marketing agreements with us, disclosures we make to companies that perform services on our behalf, or companies that process or service transactions you request or authorize.

Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

**Note to joint account holders:** If you and someone else (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the non-member(s) is/are eligible to exercise the right to opt out. If any one of you exercises the right to opt out, we will treat it as if all of you directed us not to make disclosures to non-affiliated third parties (except those that are permitted by law).

**DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS** — If you terminate your membership with Memphis City Employees Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

**HOW WE PROTECT YOUR INFORMATION** — We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non-public personal information.

**WHAT MEMBERS CAN DO TO HELP** — Memphis City Employees Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

***Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!***

## Questions?

- Call toll free: (877) 825-3180
- Go to: [www.memphiscu.org](http://www.memphiscu.org)
- Stop by any Memphis City Employees Credit Union branch



### General Safety

Park and walk only in well-lit areas, avoiding areas containing obstacles that provide hiding spots or that obstruct your view of the surrounding area. Don't exit your vehicle to use an ATM if at all possible. ATMs not located in well-lit open areas or, walk up ATMs not located in secure vestibules should be avoided. Vary your routes of travel for outings and daily activities.

Leave work in groups of two or more, especially after dark. Remember the acronym S.A.F.E. – Situational Awareness For Every Environment. Be aware of your surroundings and if it seems too good to be true, or it doesn't look safe, follow your instincts. Safeguard your cards, pin numbers and yourself while you're out in public too. Stay in well-lit areas and maintain visibility. Remember, if it doesn't feel right seek another alternative, contact law enforcement, or find a safe place to go.

### Shopping

Don't buy more than you can carry. Plan ahead by taking a friend with you or ask a store employee to help you carry your packages to the car. Save all receipts. Print and save all confirmations from your online purchases. Start a file folder to keep all receipts together and to help you verify credit card and credit union statements as they come in.

### Shopping with Small Children

Select a central meeting place in case you are separated from each other. Teach them to know they can ask mall personnel or store security employees if they need help.

### Walking to and From Your Car

Deter pickpockets. Carry your purse close to your body or your wallet inside a coat or front pant pockets. Have your keys in hand when approaching your vehicle. Check the back seat and around the car before getting in. Don't leave packages visible through your car windows. Lock them in the trunk or, if possible, take them directly home.

### Shopping Online

Before shopping online, secure your device by updating your security software. Everyone's computer should have anti-virus, anti-spyware, and anti-spam software, as well as a good firewall installed. Keep your personal information private and your password secure. Do not respond to requests to "verify" your password or credit card information unless you initiated the contact. Legitimate businesses will not contact you in this manner. Beware of "bargains" from companies with whom you are unfamiliar – if it sounds too good to be true, it probably is! Use secure websites for purchases. Look for the icon of a locked padlock at the bottom of the screen or "https" in the URL address.



***The Memphis City Employees Credit Union Board of Directors and Staff  
wish all our members a Merry Christmas and a Happy New Year!***