



GOOD CENTS

Dedicated To Serving Our Members Since 1963

Christmas Club Savings!



Christmas club funds are automatically transferred to your Savings account and will be available October 1st.

If you would like a check for the funds mailed to you, give us a call **727.471.1330**.

Autumn Fun Fact:

Squirrels bury up to 3,000 nuts each fall.

They use memory and scent to find them later, though they often forget a few, helping trees to grow.

When someone mentions diet



BRANCH LOCATIONS

Fairways Branch

8250 Bryan Dairy Road, Ste. 150
Largo, FL 33777
727.471.1330

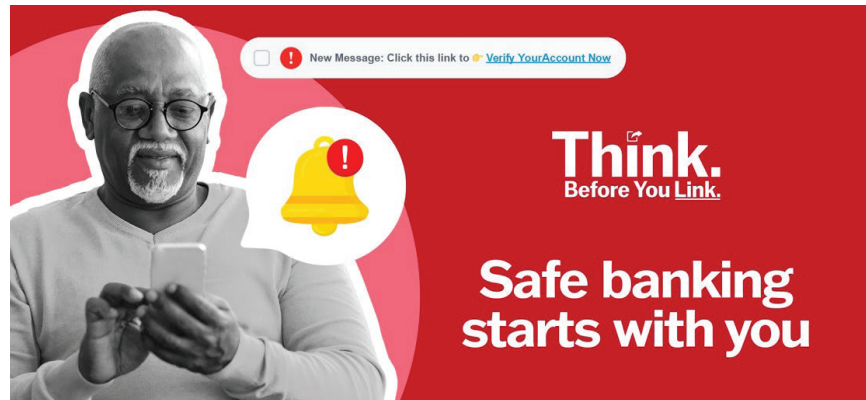
Houston Branch

16597 I-45 South
Conroe, TX 77385
936.270.7040

Orlando Branch

8201 Chancellor Road
Orlando, FL 32809
727.471.1345

October is Cybersecurity Awareness Month: Stay Smart, Stay Safe



Every October, Cybersecurity Awareness Month reminds us that protecting our digital lives is a shared responsibility. With cyber threats evolving faster than ever, now is the time to sharpen your defenses and stay ahead of the scammers.

A few simple actions can dramatically reduce your risk online:

- **Use Strong, Unique Passwords**
Combine uppercase, lowercase, numbers, and symbols. Better yet, use a password manager to keep track of them all.
- **Enable Multi-Factor Authentication (MFA)**
MFA adds an extra layer of security – like a code sent to your phone – making it much harder for attackers to access your accounts.
- **Update Software Regularly**
Outdated apps and systems are prime targets. Turn on automatic updates or check manually every week.
- **Recognize and Report Phishing**
Be wary of emails or texts asking for personal info. If something feels off, don't click – report it and delete.

Cybercriminals are getting creative. Here are some of the top scams making the rounds:

- **AI-Driven Phishing**
Scammers now use AI to craft convincing emails that mimic real colleagues or services. Always verify before clicking.
- **Smishing (SMS Phishing)**
Text messages claiming to be from banks, delivery services, or government agencies that may contain malicious links.
- **QR Code Scams**
QR codes in public places or emails can lead to fake websites. Only scan codes from trusted sources.
- **Deepfake Impersonations**
Video or voice messages that sound like your boss or a family member may be fake. Confirm through another channel before acting.

Let's make this Cybersecurity Awareness Month count. Share these tips with your family, and friends – and help build a safer digital world.



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by NCUA

Volume 36 – No. 3 – Fall 2025



the LAST Word



Security isn't just a tool—it's a mindset. Stay curious, stay cautious, stay empowered.

Two-Way Text Alerts simple, quick and easy

37268
FreeMSG ECU Credit
Union Fraud Center
877-253-8964
\$125.46 on card 1234
at Macy's. If valid
reply YES, fraud NO,
to Opt Out, STOP.



How ECU Credit Union Protects You

- **Real-Time Alerts:** ECU automatically sends text, phone, or email alerts if suspicious activity is detected on your debit or credit card.
- **Simple Response:** You'll be asked to reply "Yes" or "No" to confirm whether the transaction was yours.
- **No Sensitive Info Requests:** ECU CU will never ask for your account number, PIN, passwords, or verification codes via text.
- **Opt-Out Option:** If you prefer not to receive these alerts, you can reply "STOP" to any fraud alert message.

If you ever receive a message that feels off – especially one asking for sensitive info – **do not respond**. Instead, call ECU Credit Union directly at **727.471.1330** to verify its legitimacy.

Want to double-check your contact info or manage alerts? You can do that through ECU Credit Union's Virtual Branch.

Staying alert is the best defense against fraud. Let us know if you want help setting up alerts or understanding how to spot phishing attempts!

EARLY PAY

GIVES YOU FASTER ACCESS TO YOUR MONEY

GET PAID UP TO TWO DAYS EARLIER

- ✓ Set up Direct Deposit to your ECU Credit Union Account
- ✓ Direct Deposits post up to two days earlier to your account
- ✓ Transfers and loan payments linked to your direct deposit are processed the same day the funds are made available



\$25 Gift Card Drawing

Our Preferred Checking Account goes beyond just banking and offers many benefits to protect you. What benefit is most important to you to help you feel confident and secure in managing your finances?

- A. Identity Theft Monitoring
- B. Dark Web Monitoring
- C. Telehealth Plan
- D. Road Side Assistance
- E. Enter your favorite



Scan the QR code or go to ecucreditunion.com, click on the contest link. Complete the entry form to be entered in the random drawing. The winner will be selected January 2, 2026.

A PINCH OF MAGIC FOR YOUR HALLOWEEN PLANS

GHOULISH LOAN SPECIAL

9.99% APR*

minimum \$500 loan amount | 12-month term



SCAN ME
IF YOU DARE!

*APR (Annual Percentage rate). This is a special ghoulish rate for a limited time. Rates are subject to change.



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