



GOOD CENTS

Dedicated To Serving Our Members Since 1963

July is National Ice Cream Month
Enjoy a tasty scoop!



MONEY FACTS

Martha Washington donated her own silverware to make the first U.S. currency.

More Monopoly money is printed each year than actual money.



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
936.271.5815

Orlando Branch

8201 Chancellor Road
Orlando, FL 32809
407.858.4001

How To Protect Yourself From Phishing Attacks



Your email spam filters may keep many phishing emails out of your inbox. But scammers are always trying to outsmart spam filters so it's a good idea to add extra layers of protection. Here are four steps you can take today to protect yourself from phishing attacks. Information provided by Federal Trade Commission – Consumer Information.

Four Steps to Protect Yourself from Phishing

- 1. Protect your computer by using security software.** Set the software to update automatically so it can deal with any new security threats.
- 2. Protect your mobile phone by setting software to update automatically.** These updates could give you critical protection against security threats.
- 3. Protect your accounts by using multi-factor authentication.** Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. The additional credentials you need to log in to your account fall into two categories:
 - Something you have - like a passcode you get via text message or an authentication app.
 - Something you are - like a scan of your fingerprint, your retina, or your face.

Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

- 4. Protect your data by backing it up.** Back up your data and make sure those backups aren't connected to your home network. You can copy your computer files to an external hard drive or cloud storage. Back up the data on your phone, too.

Holiday Closings

Independence Day Observed - Monday, July 5th

Labor Day - Monday, September 6th

Always stay connected through Virtual Branch and ECU Credit Union's mobile app. Check Balances, make transfers, pay bills, or make mobile deposits through the app.



Don't Let a Deal Get Away! Get Your Preapproval Today!

Go to www.ecucreditunion.com and submit your loan application today!



Federally insured by NCUA

Volume 32 – No. 2 – Summer 2021



the **LAST** Word

To this day, I believe we are here on the planet Earth to live, grow up, and do what we can to make this world a better place for all people to enjoy freedom. - **Rosa Parks**

Your **Dreams** are a Loan Away!



Florida residents, we can help make your Home Improvement Dreams come true!

Apply online today for a Home Equity loan at ecucreditunion.com/homeloans.

Credit limits and rates are subject to credit worthiness and can change anytime without notice. Max LTV = 80%. Please contact us at 800.382.2400 if you have questions. ECU Credit Union is an Equal Housing Opportunity lender.

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.

Two-Way Text Alerts

We have added extra security to your debit card with two-way text alerts! Our fraud-monitoring network is watching for suspicious or unusual transactions.

If a suspicious transaction appears on your debit card, you will receive a text message asking if it's a valid transaction.

Text back to confirm or deny the transaction.

When making a purchase with your debit card, if the transaction is declined, check your mobile device for a text message verifying your transaction.

Simple, quick and easy!

Note: to receive two-way text alerts, it is important we have a valid mobile number on file for you. You can verify/update your mobile number through Virtual Branch or contact the Credit Union.



Smooth Sailing Ahead!

Ask a representative about our
2.99% APR
for 6 months*

Balance Transfer opportunity

*APR = Annual Percentage Rate. 2.99% Annual Percentage Rate for the first six (6) billing cycles on balance transfer, after 6 billing cycles card balance will revert to the standard card rate. Additional limitations, terms and conditions may apply. Availability of the offer based on credit worthiness. Please contact ECU Credit Union for specific terms and conditions. Offer expires 12/31/2021.

Did You Know?

About half of the United States is hidden beneath the ocean.

Financial freedom is easy to uncover. Your credit union is here to chart a course to consolidate your debt.

Ask a representative about a balance transfer today and start sailing into clearer waters!

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