



ATM & DEBIT CARD SAFETY TIPS

With the convenience made possible with ATM's and other Point of Sale terminals comes an increase need for security and personal caution. This includes protecting your Debit card number, PIN and being aware of the machine and your surroundings. Protect your Debit card as if it were cash. Report a lost or stolen card immediately. Don't write your PIN on your card or give the number out to anyone or reveal to anyone over the phone. Avoid using numbers that are easily identified (birth date, phone number, etc) with your personal identity. While at the ATM give people ahead of you space to conduct their transactions. When you use the ATM conduct your business quickly and efficiently, and make sure no one watches you key in your PIN number. Use your body and free hand to shield the ATM keypad during the transaction. This will prevent a camera or remote reader from recording your personal information including card numbers. Watch for skimmers on machines. Skimmers are used to copy identifying information from the magnetic strip on your card. If the machine looks like it has been tampered with or has any loose parts don't use it. If you pull on the card reader and there is anything suspicious do not use it! Always take the receipt with you even if it is an incomplete transaction. Discarded ATM receipts can lead to identity theft and compromised accounts. Check your account frequently. If you find any charges made for items that you didn't order or cash withdrawals that you didn't make, contact AFECU immediately. Your liability under federal law for unauthorized use of your Debit card depends on how quickly you report the loss. Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If you use a drive-up ATM, be sure to roll up passenger windows and lock your doors. Be aware of your surroundings at all times.

THE BOTTOM LINE: Always use common sense when using an ATM!

MEMBER CORNER

COMPLAINT NOTICE

If you have a problem with the services provided by this Credit Union, please contact us at:

Angelina Federal Employees Credit Union

900 Pershing Ave.
Lufkin, Texas 75904-3743

Telephone Numbers: (936) 632-7691 or
(800) 569-9799

Fax Number: (936) 632-8829

Email: afecu@afecu.net

Website: www.afecu.net

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

Texas Credit Union Department

In Person or US Mail:

914 East Anderson Lane
Austin, Texas 78752-1699

Telephone Number: (512) 837-9236

Fax Number: (512) 832-0278

Email: complaints@tud.texas.gov

Website: www.tud.texas.gov

HOLIDAY CLOSINGS

Monday, October 11

Columbus Day



Thursday, November 11

Veteran's Day



Thursday, November 25

Thanksgiving Day



Friday, November 26

Thanksgiving

Friday, December 24 -

Christmas Eve



Friday, December 31

close at 1:00 p.m.

Have a wonderful and
safe Holiday Season!!



**All online services &
ATM's will be available**

Christmas Skip Payments

This holiday season you can skip your loan payment(s) for ONE month. Just complete the form that is located on the website under about us and forms. You can either bring it by the credit union, mail it, email it to afecu.net. [@afecu.net](mailto:afecu.net) or fax it to 936-632-8829. **A fee of \$25.00 per loan will be deducted from your share account.** Single payment loans, lines of credit loans and real estate loans are not included.

****Normal loan policies apply****

BOARD OF DIRECTORS

Billy Lumpkin - Chairman - 2022
Lynn Chesser- Director - 2024
Glenn Hammond - Director - 2024
Robert Dixon - Secretary - 2022
Delana Hendrick - Treasurer- 2022
John Ippolito - Vice Chariman - 2023
Perri "Jill" Berry - Director - 2022