

AFECU NEWS

APRIL 1, 2019

Vol. 85

SMALL ENOUGH TO KNOW YOU,
LARGE ENOUGH TO SERVE YOU



ATM & DEBIT CARD SAFETY TIPS

With the convenience made possible with ATMs and other Point of Sale terminals comes an increased 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 lost or stolen cards 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

IMPORTANT NOTICE UNLAWFUL INTERNET GAMBLING ENFORCEMENT NOTICE Effective December 1, 2009

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that members are prohibited from engaging in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts; personal or business, or access device(s) for unlawful Internet gambling or other illegal activity. We may terminate your account relationship if you engage in any such transaction.

Angelina Federal Employees Credit Union
900 Pershing Ave.
Lufkin, Texas 75904
www.afecu.net

Telephone: (936) 632-7691 or (800) 569-9799
E-mail: afecu@afecu.net Fax: (936) 632-8829

Mission Statement:

To serve the members and to promote their well being by providing comprehensive and progressive financial services. The members are served through sound lending and savings practices, dedicated to the philosophy of "People Helping People".

Hours of Operation:

Drive-Thru:	Monday-Friday	7:30 a.m. - 5:30 p.m.
Lobby:	Monday-Thursday	9:00 a.m. - 4:00 p.m.
	Friday	9:00 a.m. - 5:30 p.m.

ATM: 24/7/365 Lufkin, Zavalla, Central, Kennard,
Lufkin State Supported Living Center, Charles Wilson VA
Clinic

Office Location	Phone Numbers
900 Pershing Ave	(936) 632-7691
Lufkin, Texas 75904	(800) 569-9799
	Fax: (936) 632-8829
www.afecu.net	afecu@afecu.net

Important Notice Regarding Credit Insurance

For members insured with Credit Insurance, coverage terminates on the last day of the month during which you reach the maximum age of 70 for Credit Life and 66 for Credit Disability. Credit disability and credit life insurance may help reduce or pay off your covered loan up to the maximum, in the event of a covered life event, injury, illness or death. You decide which payments you want to protect and the monthly premium may be added to your loan. **THIS COVERAGE IS NOW AVAILABLE ON MASTERCARDS!** If you have any questions, feel free to contact us at the credit union.

HOLIDAY CLOSINGS

Monday May 27 -
Memorial Day



Thursday July 4 -
4th of July



BOARD OF DIRECTORS

Billy Lumpkin- Chairman - 2022
R.A. Wall - Vice Chairman - 2020
Robert Dixon - Secretary - 2022
Delana Hendrick - Director- 2022
Lynn Chesser - Director - 2021
John Ippolito - Treasurer - 2020
Perri "Jill" Berry - Director - 2022