



# MERIDIA

COMMUNITY CREDIT UNION

*go beyond*

## HAVE AN INQUIRY ABOUT A LOAN OR ACCOUNT?

We recommend calling or messaging us to **schedule an appointment in advance.**

**Even Easier, you can apply online  
at your convenience.**

Get pre-approved before you shop for your next purchase and save the hassle & speed up the process!

**[www.meridiacu.com](http://www.meridiacu.com)**



We will be closed  
Saturday, July 2nd &  
Monday, July 4th for the  
Independence Day Holiday.

### TELLER HOURS

Monday-Thursday 9am to 5pm; FRIDAY 9am to 7pm

Saturday 9am to 12pm



**CUNA  
MUTUAL  
GROUP**

## Protecting Your Identity & Money

Fraudsters continually find new ways to trick innocent people out of money or personal identifiable information. Whether it's an imposter scam – impersonating a credit union employee, a grandchild, debt collector, etc. – or stealing someone's identity, these fraudsters know how to pull it off.

Using common channels like emails, texts, phone calls, and social networks; fraudsters typically disguise their identify while retrieving your confidential information.

Fraudsters will use several different social engineering techniques to acquire sensitive information such as usernames, passwords, and account or payment card details – all while trying to trick you into believing they are from the credit union:

- **Phishing** (through email)
- **Vishing** (through phone calls)
- **SMiShing** (though SMS/text messages)
- **Malware** (malicious software)

Fraudsters will also spoof the credit union's contact info (phone number; email, etc.) to appear to be from the actual credit union.

One common approach used is the fraudster (impersonating the credit union) claims that fraudulent transactions have been detected on your account and the credit union needs to verify your personal information. You may be asked to identify yourself with personal information, account info, login credentials, or a one-time passcode.

Recognizing scams can be difficult. But you can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant.



### Common Warning Signs

Scams are often hard to detect at a quick glance; however, these common red flags can help. Keep in mind...it is not uncommon for fraudsters to use intimidation tactics and urgent requests.

- Don't always trust the display name - criminals will spoof the email name to appear to be a legitimate sender
- Check for misspelled words, bad grammar, and/or typos within the content
- Be cautious of clicking links and opening attachments- **DON'T CLICK** unless you are confident of the sender or expecting the attachment
- Asking you to share a one-time passcode sent to your device (when they called you)
- Check the salutation - many legitimate businesses will use a personal salutation
- Do not provide personal information when asked
- Be suspicious of "urgent" or "immediate" response needed or "unauthorized login attempt" of your account
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate
- The recipient group seems random or unusual (e.g. all last names begin with the same letter)
- The email appears to be a reply to a message that you didn't actually send
- Monitor the sender's email address for suspicious URLs & domains – often using similar letters and numbers
- If something seems suspicious; contact that source with a new email or phone call, rather than just hitting reply
- Always, be wary of tempting offers



# 2022 College SCHOLARSHIP PROGRAM

## We Congratulate our Winners!



### EVAN

My name is Evan Chaffee and I am a senior at Hamburg High School.

I have played baseball and basketball at Hamburg for the past four years. I plan to attend the University of Alabama to play baseball and study finance. My dream profession is to do financial management after my four years at Alabama.



### KATHRYN

My name is Kathryn O'Brien, and I am a senior at Hamburg High School. I am a member of the Hamburg Academy of Finance, as well as Meridia Community Credit Union. I plan on going to SUNY Cortland in the fall, where I will major in Physical Education and continue my love of sports and teaching.



### JACK

My name is Jack Skora and I am a current senior at Hamburg High School where I am senior class president, a track and field athlete, and play the cello. I work at Baillie Lumber and am a doordash driver. In the fall I will be attending New York University where I am majoring in Metropolitan Studies and minoring in International Relations.





# Spend \$mart

When did you last check your Credit Report?

It's easier to secure a loan for a big-ticket item, like a car or house, when you have good credit. Go to [annualcreditreport.com](http://annualcreditreport.com) and order a free report from Equifax, Experian, or TransUnion.

Read your payment history carefully to make sure it's correct—and report any activity you don't recognize. If you notice recurring suspicious activity, you might want to freeze your credit. And keep in mind that child identify theft can go undetected for years. To help prevent it, consider freezing your kids' credit.

[www.annualcreditreport.com](http://www.annualcreditreport.com)

# SUPPORTING OUR COMMUNITY

Meridia was once again proud to sponsor the Town of Eden's 4th Annual Friday Night Pedal Party on June 10th.

Coming up in July is the Hamburg Garden Walk! Meridia is happy to support showing off the beautiful gardens in our community.



# MERIDIA

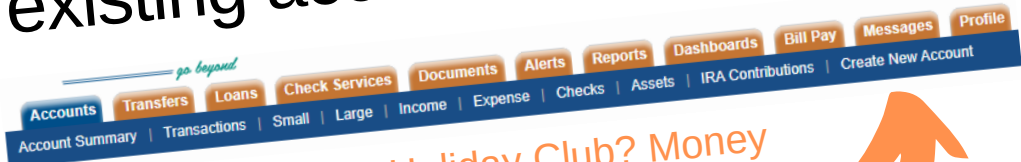
COMMUNITY CREDIT UNION

*go beyond*

*Ready to grow with us?*

# ADD ON TO YOUR ACCOUNT TODAY!

When you log in to your account through GoOnline, you can easily add on to your existing account.



Considering adding a Holiday Club? Money Market? Checking? Loan? Click to go right to our convenient online application!



# LOAN RATES

## New Auto Loans

Drive it Home with  
Auto Loan Rates as low as  
**2.49% APR\***

## Personal Loans

Whether it's Home Improvements or  
Debt Consolidation, Personal Loans  
can be the answer with Rates as low  
as **8.99% APR\***

## Credit Cards

0% APR\* Balance Transfers for 12  
months gives you an easy way to pay  
down credit card debt and Save \$\$\$!

New Purchase Rates as low as **9.99% APR\***

## Equipment Loans

The right tools make all the  
difference! Equipment Loan Rates  
as low as **5.09% APR\***



APR = Annual Percentage Rate. APR is based on credit score, loan term & model year of collateral. Loan amount subject to NADA Value. APR may range based on these factors. Visit [www.meridiacu.com](http://www.meridiacu.com) for details on specific loan types.