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Lobby:
M-F 9am-5pm
Sat: Closed

Drive Up:
M-F 8am-5:30pm
Sat 9am-12pm

Did you know you can set up
account alerts though online banking?

You can get an email or text message alert when:

- Your balance falls below a certain amount
- Transactions post to your account
- Your Citco loan payment is due.
- Or even just a daily balance inquiry!

Customize alerts to meet your needs.

To get started, sign into online banking and go to the 'Alerts' tab.

Upcoming Closures

Saturday, January 14th
& Monday, January 16th
Martin Luther King Jr. Day



Saturday, February 18th
& Monday February 20th
President's Day

Share Certificates

<u>Term</u>	<u>APY</u>
3mo	.15
6mo	.20
12mo	.30
18mo	.40
24mo	.50

\$1,000.00 minimum deposit

Too much paper bogging
you down?
Take away the clutter with
FREE online statements.
Sign up at www.citcofcu.com



Now is the perfect time to start saving for next Christmas!



Save \$25 each month and have \$300
Save \$50 per month and have \$600
Save \$100 per month and have \$1200



Choose any amount that works for you and save at your own pace.

Stop in today to open your Christmas Club Account!



Be on the lookout for these
common fraud schemes.



ATM Skimming

Watch for any attachments or changes to ATM and POS Machines. Skimming involves a device placed over the card reader that collects data. It is also good practice to cover the keypad while typing in your PIN.

Ransomware

Ransomware is a type of Malware that invades the computer and prevents users from accessing their system. It typically demands a 'ransom' be paid to allow you to access your computer. Watch for attachments in emails that you are unsure of or unknown websites that could possibly be compromised. Remember to back up your computer, avoid opening attachments when you don't know the sender, and only download from trusted sites.

Fraudulent Checks

Checks are still a popular form of fraudulent activity for criminals. These are usually associated with mystery shopping opportunities where they ask you to send funds to someone through Western Union and then keep a portion of the money as your 'payment'. They often instruct you to not notify the financial institution that you are a mystery shopper. This is all part of the scam to get you to cash the check and wire the funds out. A week or two later, the check will be returned unpaid and will result in financial loss for you, the member.

Phishing

This is an attempt to trick you into providing personal and financial information through social media, an email or over the phone. Do not respond to these requests. If you have concerns, call your financial institution back directly. Never use the phone number on the suspected correspondence as fraudsters will typically list a false number.

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