

Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members"

July - September 2021

SUMMER IS HEATING UP

at Rocket City!



JULY

BACK TO SCHOOL LOANS

AUGUST

HAPPY BIRTHDAY LOANS

SEPTEMBER

END OF SUMMER AUTO LOANS

SEE PAGE 3
FOR DETAILS!





Fraud, Fraud and MORE Fraud

According to the FBI's website, there are many types of financial fraud schemes that can impact you and your financial health. Here are some examples and a few tips on how to avoid them:

CREDIT/DEBIT CARD FRAUD: Credit card fraud is the unauthorized use of a credit or debit card, or similar payment tool (ACH, EFT, recurring charge, etc.), to fraudulently obtain money or property. Credit and debit card numbers can be stolen from unsecured websites or can be obtained in an identity theft scheme.

Tips for Avoiding Credit Card Fraud:

- Don't give out your credit card number online unless the site is secure and reputable. Sometimes a tiny icon of a padlock appears to symbolize a higher level of security to transmit data. This icon is not a guarantee of a secure site, but provides some assurance.
- Don't trust a site just because it claims to be secure.
- Purchase merchandise from a reputable source.
- Do your homework on the individual or company to ensure that they are legitimate.
- Obtain a physical address rather than simply a post office box and a telephone number, and call the seller to see if the telephone number is correct and working.
- Consider not purchasing from sellers who won't provide you with this type of information.
- Check with the Better Business Bureau from the seller's area.
- Check out other websites regarding this person/company.
- Don't judge a person or company by their website; flashy websites can be set up quickly.
- Be cautious when responding to special investment offers, especially through unsolicited e-mail.
- Be cautious when dealing with individuals/companies from outside your own country.
- If possible, purchase items online using your credit card. You can often dispute the charges if something goes wrong.
- Make sure the transaction is secure when you electronically send your credit card number.

IDENTITY THEFT: Identity theft occurs when someone uses your identity in a crime or fraudulent act. It can happen to anyone—but there are steps you can take to protect yourself and to recover if it happens to you.

Tips for Avoiding Telemarketing Fraud:

- Read your credit card and bank statements each month.
- Never give your credit card number over the phone, unless you made the call and trust the business or person.
- Report suspicious transactions to your credit card company or bank.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries.
- Shred any documents with personal or financial information.

TELEMARKETING FRAUD: When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Tips for Avoiding Telemarketing Fraud:

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But beware—not everything written down is true.
- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers—verify the accuracy of these items.
- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- Before you send money, ask yourself a simple question: "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"
- Don't pay in advance for services.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- Never respond to an offer you don't understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

FAKE CHECKS SCAMS: Fake checks are used in many types of scams. Here are some examples:

- Mystery shopping. Scammers pretend to hire people as mystery shoppers and tell them their first assignment is to evaluate a retailer that sells gift cards, money orders, or a money transfer service, like Western Union or MoneyGram. The shopper gets a check with instructions to deposit it in a personal bank account and wire it to someone else. But once the money is wired, the person on the other end can disappear.
- Personal assistants. People apply online and get hired as personal assistants. They get a check and are told to use the money to buy gift cards or to buy equipment or supplies for their new client. Once the scammers get the gift card PIN numbers, they use them instantly, leaving the "personal assistant" without the money when the bank figures out the check is bad.
- Overpayments. People buying something from you online "accidentally" send a check for too much and ask you to refund the balance.

Visit the FBI's Identity Theft webpage at fbi.gov for additional information or call us at Rocket City FCU.



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with Rocket City!

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Follow us on Twitter
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Visit us online at
www.rocketcityfcu.org

BLAST OFF WITH SAVINGS ALL SUMMER LONG!

July: Back to School

Back to School Loans Are Now Available

July 1st - July 31st.

Call 256-533-0541 or see
a loan officer for details.



August: Happy Birthday RCFCU

Happy Birthday RCFCU Loans Are Now Available

August 1st - 31st

Any Season Loan Rates
as-low-as 4.99%*

Call 256-533-0541 or see
a loan officer for details.



*APR=Annual Percentage Rate.

September: End of Summer

Cruise Into Fall In A NEW Car or Truck!

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a loan officer for details.



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LOCATIONS

MAIN OFFICE

2200 Clinton Avenue
Huntsville, AL 35805
256.533.0541
Fax 256.533.4248

CU- 24 AUDIO RESPONSE

1.888.454.9210

WEBSITE

www.rocketcityfcu.org

EMAIL

generalinfo@rocketcityfcu.org

VISA INFORMATION

www.ezcardinfo.com



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Huntsville, AL 35805

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Stay connected with Rocket City!

FOLLOW US TODAY!

ROCKET CITY ATMs

MAIN OFFICE

2200 Clinton Avenue - Drive Up

HUNTSVILLE UTILITIES

1145 Jordan Road - Drive Up
4203 Triana Boulevard - Walk Up
112 Spragins Street - Walk Up

SAFETY COMPLEX/ MUNICIPAL COURT:

815 Wheeler Avenue - Walk Up

MADISON COUNTY COURTHOUSE:

100 North Side Square - Walk Up

MADISON COUNTY TAG OFFICE:

100 Plaza Blvd - Walk Up

MADISON COUNTY SERVICE CENTER:

1918 N. Memorial Pkwy - Walk Up

CITY OF HUNTSVILLE

ADMINISTRATION BUILDING:

308 Fountain Circle - Walk Up

Locate the ATM nearest you at:

www.STAR.com/locator

or co-opcreditunions.org/locator

OFFICE HOURS:

Monday, Tuesday, Thursday, Friday
8:00AM-5:00PM
Wednesday 8:00AM - Noon

PRIVACY POLICY:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices at www.rocketcityfcu.org or we will mail you a free copy upon request if you call us at 256-533-0541

We are an Equal Credit Opportunity Lender. Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured up to \$250,000 by the NCUA.

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*APR = Annual Percentage Rate



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Holiday Closings:

Independence Day - Monday, July 5th • Labor Day - Monday, September 6th