

UPPER CUMBERLAND FEDERAL CREDIT UNION

Mortgages • Auto Loans • Checking & Savings

ARTICLES

2. President/CEO Message 3. Skip-a-Pay, Holiday Loan Special, and More!

We Love Our COMMUNITY



We were **PROUD** to be this year's title sponsor of the Upper Cumberland Bigfoot Festival! All proceeds from the event went to Creative Compassion's Veterans Assistance Program and to the Cumberland County Veterans Assistance Council to help local veterans in need.



We are pleased to announce Upper Cumberland FCU Cookeville Office will be **MOVING** to 1515 Interstate Drive in 2024. We look forward to providing a full-service branch to serve the communities of the Upper Cumberland region. Follow us on Facebook for more updates on the new branch!

<https://www.facebook.com/UpperCumberlandFederalCreditUnion/>



How to Spot This Season's Holiday Scams

The holidays bring joy and celebration, but it's also a season when fraudsters are up to their most deceiving tricks. From gift card fraud and travel scams to fake charities and package theft, there's nothing that scammers won't do to try and steal your festive cheer. We're here to help you stay safe by shining a spotlight on some of this season's most common scams and their warning signs, plus tips on how to protect yourself.

1. Amazon Scams

Amazon is one of the go-to holiday shopping destinations for many people. As your email and text inboxes fill up with order confirmations and shipping updates, be wary of messages claiming to be from Amazon. You may receive a message stating that you need to update your payment method to ensure your package gets delivered on time, to prevent your Prime membership from expiring, or that your Amazon account will be deleted unless you verify your account by providing payment details.

How to protect yourself: If you have any doubts that the email or text is legitimate, don't click any links! Instead, log in to your Amazon account to review your information. You can go to the Message Center to see a record of all communications you've received from Amazon. Do not provide your credit card details over the phone or enter your payment information on any website other than Amazon.com.

2. Gift Card Scams

Gift cards are a favorite pick for stocking stuffers or last-minute gifts. But they're also a favorite target of scammers. With cons involving gift cards, the fraudster may contact you by phone, email, or text saying you have an outstanding bill or payment. Then, they ask you to purchase gift cards as a form of payment for these late financial obligations. They will request the gift card's number and PIN, preventing the need to have access to the physical card.

How to protect yourself: No legitimate business accepts gift cards as payment. Gift cards are still a safe pick for gifts, but make sure you keep the receipts in case there are any issues with the card.

3. Travel Ticket Scams

You may be looking for deals on affordable airline tickets and other expenses for your holiday travel. Scammers target travelers with schemes ranging from too-good-to-be-true sales, phony flight-booking websites, fake flight cancellation emails, and sudden price increases. You may be contacted and told you have an outstanding payment needed to secure your booking or that your travel has been canceled, and you must pay more to rebook it.

How to protect yourself: Purchase airline tickets and travel bookings from the airline or from trusted third-party sites that ...

(Con'd Page 2)

President/CEO Message

Less Stressful Holidays That Do Not Bust Your Budget

Many parents will aim to get everything on their kids' wish lists this year. Many of these parents will be paying for these gifts for months, or even years, afterward. Many parents will pay for their holiday gifts with credit cards and spend as much as half a year catching up on holiday spending! Carefully think this shopping season before you drop another item into your cart. Is this gift really worth trimming your budget for the next three – or six – months?

Long-Lasting Effects - A surprising number of parents use money from their retirement accounts, emergency savings, or have taken out a payday loan. While their kids may be delighted with their loot, parents can be paying for it for longer than they think. Taking \$500 out of a 401(k) at age 35 translates into giving up \$6,000 that was earmarked for retirement. Parents are forking out additional taxes and penalties to gain access to the money, and are also losing the opportunity for that money to grow.

Teaching Life Lessons - There's nothing quite as exciting as unwrapping a present and kids wait all year for the holidays. Aside from the financial drain, purchasing every gift your kids have their hearts set on teaches them a host of lessons they're better off without. Do you really want your kids thinking they can always have everything they want? Do you want them to feel that everything they own must always be the best and most expensive?

This holiday season, teach your kids that true happiness can't be bought. Think about it...can you name any of the presents you received when you were growing up? Most people cannot remember presents from Christmas past but they do remember family trips and experiences. Presents are a lot of fun but also consider some type of experience the whole family can remember when they get older.

Be Proactive - Try saving up for the holiday season throughout the year. While it may be too late for this year, it's never too early to start thinking about next season. Sign up for our Christmas Club account and put money aside each month! Be an informed shopper this holiday season, and your decisions will pay off in more ways than one.

- Denise E. Cooper

How to Spot This Season's Holiday Scams (continued)

...offer reputable customer service. If you receive any messages about your trip, contact the airline or provider directly to resolve any potential issues with your booking. Do not click links in any emails or text messages received, and do not submit any additional payments online.

4. Missed Delivery Texts

Many of us are eagerly awaiting special packages during the holiday season. A recent scam on the rise involves scammers either sending fake text messages claiming that you missed a package delivery or that they need help to locate your delivery. They may even say you must pay a fee before it can be delivered. The intent is to get you to click a link in the message that takes you to a fake website to steal your personal or payment information. The site or message may claim that you need to verify your address or payment details to trick you into providing this information.

How to protect yourself: Only track your packages through the official website of the delivery company using the tracking number you were provided.

Make sure you visit the site directly, not by clicking on links in emails or text messages. Only enter information on reputable sites such as USPS.com, FedEx.com, or UPS.com.

5. Mail Theft

With a surge of packages and cards being delivered to your home throughout the holiday season, there is also a rise in porch piracy. Thieves stay on the lookout for cards containing cash and gift cards, as well as unattended packages that they can steal and resell.

Common signs that point to mail theft include:

1. You're missing mail or packages.
2. You received delivery notifications, but no packages were found.
3. Your mailbox appears to have been tampered with.

How to protect yourself: Sign up for USPS Informed Delivery to see previews of your incoming mail and packages, and to control their delivery. When available, request a signature for delivery of your packages from other providers, such as UPS or FedEx.

We're Here to Help!

If you believe that you are a victim of a scam that may impact your UCFCU debit card or UCFCU account, please stop by any of our four locations or give us a call at 931-250-5115.

Upper Cumberland FCU



Little Helper Loan

UP TO \$1,500 MAXIMUM

Rate Is:

9.90% APR*

A Term of Up To 12 Months



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*APR = Annual Percentage Rate. Example \$95 per \$1,000 for 12 months @ 9.90% APR. Offer runs November 1st - December 31st 2023. Rates are subject to change without notice. You are required to be a UCFCU member for at least six (6) months to qualify for the Christmas Loan product. Other terms and conditions do apply. Please speak with a UCFCU loan specialist for more information.

Upcoming Federal Holiday Closings

Thursday, November 23rd - Thanksgiving Day

Monday, December 25th - Christmas Day

Monday, January 1st - New Year's Day



Skip A Payment!

This December you could be payment FREE!*

- Interest will continue to accrue during the deferral period.

- By skipping this payment, the benefit from disability, life and/or GAP Insurance may be reduced by the amount of the payment skipped.

Submit your Skip-a-Pay through home banking today or call 931.250.5122! You also have the option to fill out the form below and return it to the credit union.

*\$35.00 fee for **EACH** loan on which you request to skip a payment. You must have the fee amount in your UCFCU savings or checking prior to the loan due date.

Loan(s) to skip payment on for the month of : December

Loan# _____

Loan# _____

Loan# _____

Loan# _____

Take \$35.00 fee(s) from my: Savings ___ Checking ___

**All payroll deductions and/or automatic ACH/electronic transfer money will remain in your account.

By signing below, I agree to amend the terms of my original loan agreement.

Signature _____

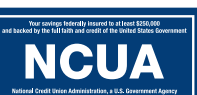
Phone # _____ Date _____

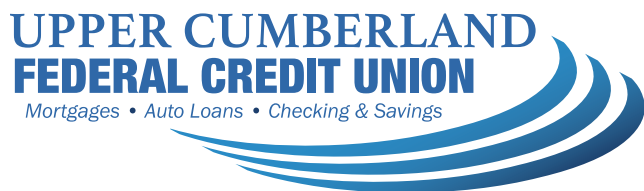
Excluded Loans: Mortgages, Credit Cards, Term Notes, HELOC's

Return form to UCFCU by mail, fax 931.456.0521, or drop off at any of our 4 locations.

UCFCU • P.O. Box 529 • Crossville, TN 38557

CUT HERE AND RETURN TO YOUR UCFCU BRANCH OFFICE





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**SKIP
-A-
PAY**
is Back!

Skip-a-Pay form and more information
included on page 3