



CU Connection



July, 2018
Volume 25, Issue 3

Holiday Closings

Independence Day

July 4

Labor Day

September 3

Reminder

Staff Training

Closed 12-4pm

3rd Wednesday

Every month

Thank You VOLUNTEERS



Drive into summer with a low rate **VEHICLE LOAN**

Due to increasing security regulations & requirements,

We will no longer be able to provide account information over the phone.

Please understand this is to protect you.

For your convenience, you may access your account using our *SMS Texting feature* or with our *Smartphone App* or by using an *Internet-based browser with our Home Banking access.*

Call or come by our office to see how to get your access started.

Remote Deposit—New Required Endorsements

Effective immediately, new endorsement requirements will be necessary when making a check deposit via our mobile banking app, Mobiliti.

If you have used the Remote Deposit Capture in the past, you will know that the CU has not had a restrictive endorsement requirement in place in order to make those deposits.

An amendment to the Regulation CC (Reg CC) made by the Federal Reserve Board has made this endorsement change effective on July 1, 2018.

The new endorsement should be styled similar to this:

For Mobile Deposit Only
Old South FCU
Member Acct #
Member Signature

Deposits that are received without this endorsement are subject to being rejected for missing endorsement.

If you have any questions regarding this endorsement, please contact our office staff at 601-442-4382.

With Card Valet, You Have Complete Control

You are at your son's baseball game on a Saturday afternoon and reach in your wallet for some cash at the concession stand. You notice your *empty* slot where your debit card usually resides. You get that pit in the bottom of your stomach, wondering where it could be...but that only lasts for a split second because you remember you can use your smartphone and simply turn off your card rendering it useless for any purchases until you find it. You do just that. And in a flash, you are back in the stands cheering on your son and his team.

Peace of mind. It's worth something these days to know your card has no way of being

used until you figure out what you did with it.

Our latest app, Card Valet, (currently a separate app from our Mobiliti app) allows you to monitor your debit card right from your smart phone 24/7.

You can set limits, alerts, regional use areas, merchant blocks, track spending, just to name a few of its capabilities.

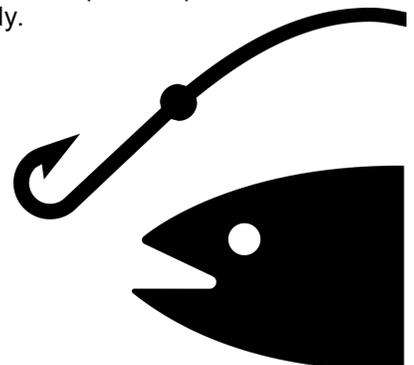
Best of all, the app is completely free. Stop by our office or call 601-442-4382 to see how Card Valet can make your life a little easier by not having any worries when it comes to your debit card.

Phishing: What Is It?

"Phishing" is a high-tech internet scam using e-mails (spam) or pop-up messages trying to trick you into giving out your financial and personal information.

The "phisher" pretends to be a legitimate financial institution or credit card company. The e-mail usually says that you need to "update" or "validate" your account information. The message usually directs you to follow a link to a Web site that looks like a legitimate financial organization - but it isn't. It is a spoof Web site and the phishers want to trick you into divulging your personal information so they can steal your identity and conduct fraudulent transactions using your information.

Please note that your Credit Union will NEVER ask you by way of e-mail or text message for any confidential or financial information. If you ever receive an e-mail or text message from the credit union that appears to be suspicious, please contact us immediately.



Your CU Is As Close As Your Phone With Our Mobile App

If taking care of your financial business is not on your Summer Fun Checklist, you'll want to download the credit union's Mobile App.

It will put the credit union as close as your mobile device - whether you're at the beach or a baseball game.

Need to deposit a check? Use the remote deposit capture feature. Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, or loans? It's all there 24/7.

Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This

not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software.

For more information on how our Mobile App can simplify your life, visit our website www.oldsouthfcu.com.



Download our Mobile App and put your Credit Union as close as your phone

Bolster Your Credit With A Share Secured Loan

It's a paradox; the best way to build your credit and bolster your credit score is to borrow. But if you don't have a solid credit history, it's harder to borrow.

There is an answer to this puzzle - a Share Secured Loan from your credit union.

Here's how it works: You pledge your share savings account as the collateral for a loan. Say you have \$1,000 in your share savings. You can borrow up to that amount.

By making timely payments, you demonstrate you are a responsible borrower, and as a result, you will be boosting your credit score.

When you have paid off the loan, you will still have your savings. Think of the interest you pay on your share secured loan as an investment. Having a credit score of 750+ can save you thousands of dollars on future loans, insurance policies, and may even mean the difference in whether you get that new job.

Don't delay. Call on us for your Share Secured Loan today.

Bolster your credit with a **SHARE SECURED LOAN!**

Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

- Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
- Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
- Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
- Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
- Leave your blinds/curtains exactly as they are when you're home.
- Beware of social media. Think twice before posting your detailed vacation plans on social media.
- Lock all external doors, windows, and the garage.
- Put at least one light in your house on a timer.
- If you have a security company, notify them that you are going out of town.

Keep Your **HOME** safe while on vacation

THANKS for being a **Member**

DIRECT DEPOSIT
You'll save time not waiting in line

 **Handle Your Credit Wisely**

Old South 
FEDERAL CREDIT UNION

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This newsletter is produced quarterly by Old South FCU and is mailed to the membership with the quarterly statements. Those who receive e-statements receive a .pdf newsletter available when accessing their electronic statements. **This newsletter serves as official notice to the membership.**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

SAVINGS RATES

As of 06/30/2018
APR APY

| | | |
|-----------------|-------|-------|
| Christmas Club | 0.00% | 0.00% |
| \$500-\$3,499 | 0.15% | 0.15% |
| \$3,500-\$6,499 | 0.20% | 0.20% |
| \$6,500-\$9,999 | 0.30% | 0.30% |
| \$10,000 & over | 0.40% | 0.40% |
| IRAs | 0.50% | 0.50% |