



EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

# THE REPORT CARD

December 2022



Easily find the perfect holiday gift for every one-of-a-kind person on your list with **CUMONEY Visa® Gift Cards**. Select our virtual option to share a gift card instantly or choose your delivery date.

The Perfect  
**HOLIDAY GIFT**  
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Ask us about virtual and plastic CUMONEY Visa Gift Cards Today!

## Show Your Holiday Spirit

One of the things that we here at EPFCU love the most about the holiday season is the spirit of giving that seems alive in so many folks in our community. From free Thanksgiving dinners to Angel Trees and Toys for Tots, there just seems to be a plethora of opportunities at this time of year to use what we have been given to make others' lives a little better.

One way in which we at EPFCU show our spirit of giving is by supporting THE GIVING FENCE located on the western edge of our drive-thru facility at 101 W. Main St. Here, we facilitate the donation of coats, hats, scarves and gloves to those in need of a little more warmth during the winter months. Anyone can donate gently used winter-wear items by bringing them to either facility or by simply hanging them anonymously on the fence. Likewise, anyone in need can stop by the fence - day or night - and take a coat or other items that will help them weather the cold winter months.

How else do you see your friends, neighbors, co-workers and fellow credit union members showing their holiday spirit? We'd love to hear your stories so we can share them on our Facebook page. Simply email stories and/or pictures to EPFCU at [info@epfcu.com](mailto:info@epfcu.com) with the subject line HOLIDAY SPIRIT and we'll share as much joy this season as we can!

# Save on your next loan!

Promotion  
Ends  
December 31,  
2022

EPFCU is offering **1% OFF** our current rates on a new loan\* in exchange for a \$20 donation to our Food Drive Fund.



\*Usual credit-worthy guidelines apply. Offer only applies to new loans. Discount not available on real-estate or credit card loans. Offer valid October 1 - December 31, 2022.



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# 'TIS THE SEASON... FOR FRAUD

Every year it seems that fraudsters get a little smarter - and a lot richer - at our expense. This year is no different, and we are seeing the usual uptick in holiday scams as well as fraud perpetrated against seniors.

However, we are also seeing a new trend in hoaxes targeting teens and young adults, particularly those with easy access to technology and social media (so just about all of them).

In these scams, the young adult is contacted by someone they have never met in person (but whom they may have communicated with online) and asked to deposit a check for the stranger into their own account, and then send most of the funds out via wire or prepaid cards. For their trouble, the account holder is told to keep \$1000 or more, making it seem like easy money to the victim. Of course, by the time the check is returned as fraudulent (and they are ALWAYS fraudulent), the young adult has already sent out the funds they were instructed to forward, with no means to cancel the transaction.

Teens and young adults are easy targets for these types of scams since they are extremely tech-savvy, but far less experienced with life situations. Please help us protect the young people in our credit union by keeping an eye on any accounts with which you might be associated. And if you think someone in your circle has been the victim of such fraud, notify us at EPFCU immediately so we can take action to limit their losses.



## Christmas

(observed)

Monday

December 26, 2022

## New Year's Day

(observed)

Monday

January 2, 2023



# DON'T FORGET!

AD&D premiums will be deducted from SAVINGS accounts the first week of January.

Move some money over to your prime share account today to avoid an NSF fee!

## CREATE THE *Magic*

Our holiday  
skip-a-pay option  
can help make  
the season special!

