

STAFF ANNIVERSARIES

Moris Bries

October 4th
26 Years

Michelle Graham

October 10th
2 Years

Eric Sailsbury

October 23rd
32 Years

Kelsie Maguire

November 19th
11 Years

Olivia Logsdon

December 22nd
1 Year

This quarter we're celebrating a
combined 72 years of service and
experience!

Thank you for all your
hard work!



STAFF SPOTLIGHT

**Michelle
Graham**

Member Service
Representative

Michelle Graham has been a Member Services Representative at River Valley for 2 years. She came to River Valley Credit Union with an 11-year background in the Hospitality Industry. She lives in Ames with her husband and their 15 year old Dachshund, Weenie. As the credit union continues to grow, Michelle has proven to be capable, dependable and an integral part of our team. She looks forward to making sure you have a great member experience each and every day!

Reach us at



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Ames, Iowa



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Nevada, Iowa



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**RIVER
VALLEY
REVIEW**

Fall 2019

It's the Most Wonderful Time of the Year!

Ask us how CUMONEY® Visa® Gift Cards can help you get ready for the holidays.



**Friday,
October 18th**

Enjoy coffee and cookies in our lobbies in celebration of International Credit Union Day!



**Local Service.
Global Reach.**

10 Things You Can Do to Avoid Fraud

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

1. **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request — whether it comes as a text, a phone call, or an email.
2. **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
3. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
4. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.

5. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.

6. **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.

7. **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.

8. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

9. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

10. **Sign up for free scam alerts from the FTC at ftc.gov/scams.** Get the latest tips and advice about scams sent right to your inbox.

Source: consumer.ftc.gov

Attention RVCU Credit Card Holders

Time Sensitive Announcement

The credit card payment remit address has changed. If you have automatic payments set through Bill Pay or any other financial institution to make payments to your credit card, please update the payment remit address to:

**PO Box 37035
Boone, IA 50037-0035**

Mark Your Calendar Important Dates to Remember

- **November 11**
Closed Veterans Day
- **November 21**
Closed Thanksgiving Day
- **December 24**
Closed Early Christmas Eve
- **December 25**
Closed Christmas Day
- **December 31**
Closed Early New Years Eve
- **January 1**
Closed New Years Day