

STAFF ANNIVERSARIES

Moris Bries
October 4th
30 Years

Michelle Graham
October 10th
6 Years

Eric Sailsbury
October 23rd
36 Years

Kelsie Maguire
November 19th
15 Years

Thank you for all
your hard work!



STAFF SPOTLIGHT
**CHRIS
HANER**
LOAN OFFICER

Chris joined River Valley Credit Union as a loan officer in September. He grew up in a small town in southwest Iowa and has 23 years of experience as a compliance auditor and regulator. He is excited to join the RVCU team to help members achieve their personal goals and make their lives better. Outside of work, he enjoys spending time with his wife, children and their families, fishing, camping in their travel trailer, and gardening.

Reach us at



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CHECK OUT THE RVCU BLOG!

Learn more about Credit/Debit Card Fraud: Security & Prevention Tips on the RVCU blog.

Read at www.rvcu.org/resource-links/blog/



Avoiding and Reporting Gift Card Scams

How Gift Card Scams Work

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards — like Google Play, Apple, or Amazon cards — and hand over the card number and PIN codes.

Here are some common tactics scammers use in gift card scams: **Scammers will say it's urgent.** They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam. **Scammers will tell you which gift card to buy (and where).** They might say to put money on an eBay, Google Play, Target, or Apple gift card. They

might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam **Scammers will ask you for the gift card number and PIN.** The card number and PIN on the back of the card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

Buying and Using Gift Cards

Gift cards are for gifts. Only gifts. Not for payments. Stick to stores you know and trust. Inspect the gift card before you buy it. Always keep a copy of the gift card and store receipt. Report fraud.

source: consumer.ftc.gov

Mark Your Calendar! *Important Dates to Remember*

October 9 - Closed for Columbus Day

November 10 - Closed for Veterans Day

November 23 - Closed for Thanksgiving Day

December 25 - Closed for Christmas Day

January 1 - Closed New Years Day

International Credit Union Day!

Join us to celebrate on
Thursday, October 19
with root beer floats and
RVCU swag!

