# Fake calls from Apple & Amazon:

What you need to know.

Scammers are calling people and using the names of two companies everyone knows, Apple and Amazon, to rip people off. Here's what you need to know about these calls.

In one version of the scam, you get a call and a recorded message that says it's Amazon. The message says there's something wrong with your account. It could be a suspicious purchase, a lost package, or an order they can't fulfill.

In another twist on the scam, you get a recorded message that says there's been suspicious activity in your Apple iCloud account. In fact, they say your account may have been breached.

In both scenarios, the scammers say you can conveniently press 1 to speak with someone (how nice of them!). Or they give you a phone number to call. Don't do either. It's a scam. They're trying to steal your personal information, like your account password or your credit card number.

If you get an unexpected call or message about a problem with any of your accounts, hang up.

- •Do not press 1 to speak with customer support
- •Do not call a phone number they gave you
- •Do not give out your personal information

If you think there may actually be a problem with one of your accounts, contact the company using a phone number or website you know is real.

Source: consumer.ftc.gov



Heather Petersen

**Branch Manager** 

Heather has been with RVCU 7.5 years as the Branch Manager at our Nevada location. She has enjoyed working with and developing relationships with her members in the Nevada community and surrounding areas. Outside of work she enjoys learning to paint, reading, and spending time camping with her husband Kris, their children Ashton and Parker, and their two bulldogs Wrigley and lvy Grace.

#### Reach us at

- 2811 E 13th St Ames, Iowa
- 1400 Fawcett Pkwy #F Nevada, Iowa
- 515 232 1654
- rvcu@rvcu.org

find us at **WWW.rvcu.org** 

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**WINTER 2021** 



#### Message from the CEO

As 2020 ends, all of us at River Valley Credit Union want to say a big Thank You, to all our member-

We appreciate your flexibility, as we have taken measures to protect the health and safety of both our team and our members during the COVID pandemic. We are thankful that you have been using the drive- up when possible, as well as our online and mobile services. And we are grateful for your patience as we worked to resume operations following the derecho in August.

I would also like to thank our team. They have been very flexible as their schedules, procedures and even branch assignments have shifted. And despite the changing circumstances they have continued to put our members first and provide excellent service. They have also offered additional support to those that have been experiencing financial hardships because of the pandemic.

And, finally, I would like to thank our Board of Directors, which is comprised of your fellow members who have volunteered their time and talents to help make our financial institution the best it can be. Under their direction, we have continued to grow and thrive despite the difficult circumstances we have been experiencing as a collective global community. Our Board has been tremendously supportive of our team and has empowered us to best serve our members.

We hope that 2020 has been a good year for each of you. And we look forward to a great year in 2021. If there is anything that we can do to help make your experience with River Valley Credit Union even better, please let us know. Our main priority is to serve you, our members with all your financial needs.

#### **Brian Godwin**

### **IRA Owners:**

# Please note for upcoming tax

The Fair Market Value of your Individual Retirement Account will be the balance found on your end of year statement. Please not this information as you may need it for tax purposes.

Please call if you have any questions!

## Skip-A-Payment

#### **Post-Holiday Catch Up**

This past year has been a difficult one as we deal with balancing staying healthy and keeping our bills paid. Now that the holiday season has passed, some may be feeling the squeeze more than usual. If so, please feel free to look into our Skip-A-Payment option. The application form and additional information can be found online at www.rvcu.org.