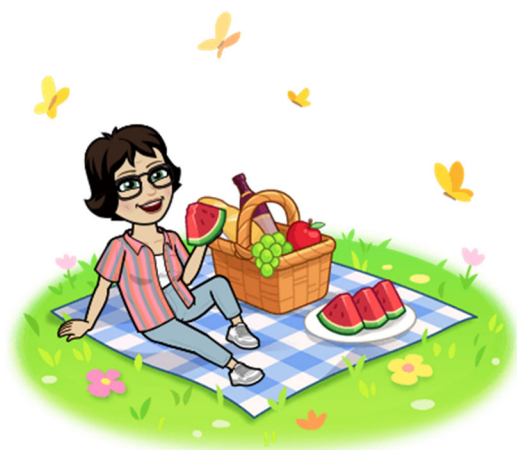


### NOTES FROM AMY

I hope this finds you enjoying summer and making memories. We all wish you a safe, happy summer. Don't forget to stop by the credit union because we love catching up with you.

Please BE CAREFUL when it comes to giving your account information to anyone. Call us. Don't let the fraudster make you feel that you must act immediately. That's their game, they try to make us feel insecure and vulnerable. Don't think that it doesn't happen to the best of us; however, we will help you. You know us and can talk to us and we will help you to make sense of the situation.

Just enjoy the "lazy, hazy days of summer". And as always, we will see you at the credit union.



### OFFICE HOURS

Monday -Friday  
9:00 am — 5:00 pm

### CONTACT US

phone: 724-864-7469 fax: 724-864-9230  
email: [info@norwinteachersfcu.org](mailto:info@norwinteachersfcu.org)  
[www.norwinteachersfcu.org](http://www.norwinteachersfcu.org)

### HOLIDAY CLOSURES

September 5th  
October 10th  
November 11th

**Become a credit union volunteer! If you would like to serve as a volunteer, stop by or call the credit union office today!**

### BEWARE: TEXT SCAMS ON THE RISE

[Amazon.com](https://www.amazon.com) : We found a suspicious transaction, for security reasons we have deactivated your account. please secure and verify your payment method to reactivate your account, click and follow the instructions from the following link: <https://l.ead.me/secureamazon>

Venmo Deposit Confirmation. \$100 please confirm [needlealarm.com/lr29ZIP](https://www.needlealarm.com/lr29ZIP)

(Call [9374583810](tel:9374583810) Now-112#)  
VISA-Card-temporarily-locked-  
ID:9Pvq97

**DO NOT CLICK LINKS**

## 90th ANNUAL NORWIN COMMUNITY PICNIC WEDNESDAY, AUGUST 3RD IRWIN PARK

FOOD TRUCKS. GAMES. BINGO. KIDS' OLYMPICS. VENDOR BOOTHS. ENTERTAINMENT. TRAIN. DUCKY RACES. PRIZES. MOVIE AT DUSK.

### LOAN RATES

Home Equity up to 60 month	4.50%	4.50%	APR*
Home Equity 61-120 months	4.75%	4.75%	APR*
New Car up to 72 months	3.99%	3.99%	APR*
Used Car 4 yrs. old or older up to 48 months	4.99%	4.99%	APR*
Used Car 3 yrs. old or newer up to 60 months	4.99%	4.99%	APR*
"More Fantastic than Plastic" Consolidation	8.50%	8.50%	APR*
"Steal the Deal" Auto Special—call for info	2.99%	2.99%	APR*
Signature up to 60 months	12.00%	12.00%	APR*

\*APR - Annual Percentage Rate

### SAVINGS RATES

Share Accounts	0.10%	0.10%	APY*
Christmas Club	0.10%	0.10%	APY*
IRA	0.50%	0.50%	APY*
Share Certificate 6 months	0.25%	0.25%	APY*
Share Certificate 12 months	0.35%	0.35%	APY*
Share Certificate 24 months	0.50%	0.50%	APY*

\*APY - Annual Percentage Yield

### IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not effect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.

I am sure you have all had your fair share of messages that make your heart drop in panic. Take a deep breathe before reacting. DO NOT click on links in text messages unless you are 100% certain it is safe. NEVER provide account or card information. Venmo, Amazon, VISA, Paypal, CashApp ... their names are all being used by fraudsters in the hopes you will take the bait and provide sensitive information. If you do have an account with these companies and receive a text go straight to them for more information. Do not use the phone number or link in the text. Do not be the next statistic.

There are only two reasons you would get a text message from the Credit Union. One is if you signed up for the text alerts with your online/mobile banking. The other is if you have a suspicious transaction on your account. In this case you would receive a text from the fraud department connected to our debit cards. You will be given a case number in the text message to identify yourself. They will never ask you for account information.

Always call the credit union if there is ever a question in your mind if something is fraud. That is what we are here for!

