

Summer 2015

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Traveling this summer?

If you're traveling with your Members First Credit Union debit card, call us at 608-271-5301 to ensure you don't have any issues with your card. Keep the 24/7 Shazam fraud number with you, if your card is lost or blocked while traveling call, 1-866-508-2693.

Don't forget to download the Shazam™ BOLT\$ app on your phone to receive alerts on card purchases, so you can enjoy your trip!

No More Foreign Transactions

Due to the recent increase of debit card fraud, Members First has decided to block debit card transactions from all foreign countries. If you are traveling or making a purchase from another country, please notify us so we can unblock your card. We realize this may be inconvenient to some, but these measures are necessary to protect your account.

Annual Meeting

Thank you to everyone who helped make our Annual Meeting a huge success yet again. Your support of the raffle drawing and silent auction allowed us to make donations totalling \$1,750 to the Operation Fresh Start and Restoring Hope Transplant House.

Operation Fresh Start has been providing disconnected youth a second chance for over 44 years. They are given a path to self-sufficiency and help towards their high school diploma by learning job skills and developing a career plan.

Restoring Hope Transplant House provides a "home away from home" for transplant patients and families undergoing bone marrow and organ transplants at UW Hospital. The House offers comfortable and affordable housing to families during a very difficult time.

Thank you to all of our generous donors :
Shazam - Providence Home Lending - The Employer Group - CUNA Mutual - Pacific Cycles - Rayovac - Benvenuto's - Silvermine Subs - Milwaukee Brewers - Green Bay Packers



Nick Kessenich, Jenny Kutz, Enrique Lema, Jennifer Roysdon, Cody Kavonius, Wendy Peugh, Tami Ogden, Niel Moser and Karen Millar

Closing at 4:00pm - Independence Day - July 3rd
Closed - Labor Day - September 7th

Security In The Mobile Era

By 2017, the number of smartphone users in the U.S. is expected to surpass 200 million, nearly 65 percent of the population. Negotiating security in the face of an ever-growing implementation of mobile devices presents a serious challenge.

As a user, you need to understand the risks and the steps you can take to minimize them. Below are some key actions to help minimize the likelihood of a successful cyberattack.

Regularly Update Your Device

Updated operating systems and security software are critical in protecting against emerging threats.

Use a Passcode

Secure the smartphone with a unique password — not the default one it came with.

Don't Use Public Wi-Fi

Don't log into accounts or conduct any sensitive transactions, such as shopping or banking, while using public Wi-Fi. Disable the "automatically connect to Wi-Fi" setting on your device.

Install Applications From Trusted Sources

When downloading apps, be proactive and make sure you read the privacy statement, review permissions, check the app reviews and look online to see if any security company has identified the app as malicious.

Install a Phone Locator/Remote Erase App
Misplacing your device doesn't have to be a catastrophe if it has a locator app. Many such apps allow you to log on to another computer and see your device's exact location on a map.

Carefully Dispose of Mobile Devices

Make sure you wipe the information from your smartphone before disposal. For information on how to do this, check the website of your mobile provider or the manufacturer.

It Pays to Use Your Debit Card!

Scott B. of Madison and Tammy D. of Sun Prairie won \$50 Gift Cards in March and April, just for using their debit cards. Every time you use your debit card, you are automatically entered for a chance to win!

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6.99%^{APR*} Summer Personal Loan Special

Apply online at www.mbr1cu.org

*Rate as low as 6.99%APR, based on credit approval. APR is Annual Percentage Rate. New Money Only. Minimum loan amount of \$3,000. Other restrictions may apply. Financing available to qualified borrowers. Terms and conditions subject to Credit Union approval. Call (608)271-5301 for questions and details. Loan special ends July 31, 2015.



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