

MEMBER insight

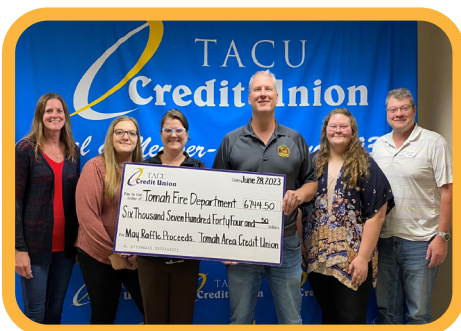
JUNE 2023

BRAT SALE AND RAFFLE DONATION

Thank you to everyone who stopped in throughout May to purchase raffle tickets and those who stopped by our Brat Sale. With our community's generosity and support, TACU raised over \$6,744 for the Tomah Fire Department and over \$1,874 for Special Olympics of Tomah.

The Tomah Fire Department provides fire protection and emergency response services to the Tomah community. Its mission is to minimize the loss of life and property from fire and natural disasters for the citizens of Tomah. This is accomplished through the administration of the fire department, fire inspections, fire safety education and training of personnel. In addition to responding to fires, the Tomah Fire Department also responds to medical emergencies, motor vehicle accidents, rescue calls, and incidents involving hazardous materials.

Special Olympics of Tomah, WI currently provides sports training and athletic competition in Bowling, Basketball, Powerlifting, and Track and Field for children and adults with intellectual disabilities, giving them continuing opportunities to develop physical fitness, demonstrate courage and experience joy while participating in a sharing of gifts, skills and friendship with their families, Special Olympics athletes and the community. It empowers individuals with intellectual disabilities to become accepted and valued members of their communities, leading to a more respectful and inclusive society for all.



SECURING YOUR FINANCIAL ACCOUNTS

Your financial accounts are a primary target for cyber-criminals. You have money, and they will do anything to steal it. By financial accounts, we mean not only your checking or savings accounts, but also investments, retirement, and online payment accounts like PayPal or Venmo. Fortunately, with some simple, fundamental steps, you can protect yourself.

Be Suspicious: First and foremost, you are your own best defense. If you get an email, text message, voicemail, or browser pop-up that seems odd or suspicious, it may be an attack. The greater the sense of urgency, and the more you are being pressured to act NOW, the more likely it is an attack.



Use Strong Passwords / MFA: Protect each of your financial and personal email accounts with a long, unique password. Can't remember all of those unique passwords? Consider using a password manager to securely remember and store them all for you. The best way to protect each of your financial accounts is to enable a feature called multi-factor authentication (MFA) on each account.

Monitor: Finally, monitor all your financial accounts. You can set up automated alerts that will email or text you any time money is moved into or out of your accounts. This way you can quickly detect any unauthorized or suspicious transaction. The sooner you detect something wrong and report it to your financial, the more likely you will be able to recover your money.

SAVER'S SWEEPSTAKES

TACU members have won thousands with their Saver's Sweepstakes Accounts since the start of the program with \$400 being awarded for the month of May - You could be our next WINNER!

Open a Saver's Sweepstakes Account today for your chance to win BIG. Every \$25 deposit into your Saver's Sweepstakes Account earns you an entry into the prize drawing (up to 6 entries a month).

To open a Saver's Sweepstakes Account and for more info, visit: <https://www.tacuonline.com/savers->



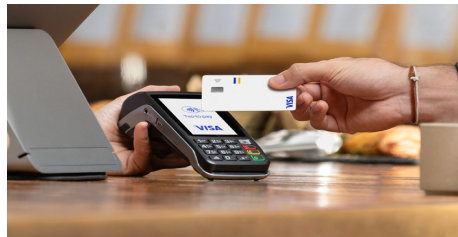
NEW VISA TAP TO PAY

Tapping to pay with your Visa contactless card or payment-enabled device is a secure and convenient way to make everyday purchases. It will get you through checkout quickly with a simple way to pay. Tap to pay is accepted at thousands of merchants in the US, including grocery stores, gas stations, convenience stores, pharmacies, restaurants, and other businesses.

How does tap to pay work?



Whenever you shop, look for the Contactless Symbol on "tap to pay" or "contactless" signage at or near a point-of-sale machine. Or as a cashier.



Simply pay by tapping your Visa contactless card at any contactless-enabled terminal.



Tap to pay also works with payment enabled phones and wearable devices, often known as Apple Pay, Google Pay, etc. Check with your device manufacturer for card eligibility.

Is there a difference between "tap-to-pay" and "contactless payments"?

No – they both describe a touch-free way to pay. "Tap to pay" refers to the consumer experience of buying something using a contactless-enabled card or mobile device (phone, watch, etc.). "Contactless payments" refers to the technology that's built into the cards and terminals.

Is tapping to pay secure? Yes. Here's why:

- Each Visa contactless card carries the same trusted security as a Visa chip card.
- The one-time code generated every time a contactless card or device is used at an in-store contactless-enabled terminal protects your payment information, making it extremely effective in reducing counterfeit fraud.
- You can't pay accidentally—your card or device must be within 1-2 inches of the terminal for the sale to take place. And you won't be billed twice, even if you accidentally tap twice.

Can people "skim" information off of a contactless card?

Visa contactless technology generates a one-time, transaction-specific code. Due to the nature of the code and additional fraud protection processes built into the Visa network, it is difficult to use skimmed cardholder information for fraudulent purchases. As a result, fraud from skimming is very unlikely and limited in scope.

NCUA

Summer won't
last forever...

Finance your **FUN** with TACU!

Vacations Boats RVs Pools Motorcycles ATVs

THANK YOU PARENTS & TEACHERS

Thank you to all the parents and teachers who are helping their students save for their future! This year, our 5-Spot Savers made 680 deposits and saved over \$3,950 - which is fantastic!

Does your child have a 5-Spot Saver's Club Account? If not, stop in this summer to open their account so they are ready to start saving at the beginning of the school year. To learn more, visit: <https://www.tacuonline.com/5-spot-savers-club/>.

UPCOMING EVENTS

Independence Day - Closed July 4th
TACU 6 Shooter Mania / TSSW - July 7th
Downtown Thursday Nights - July - August

WORK ANNIVERSARIES

Jayne Altman, VP of Accounting & Operations - 24 years
Sherrie Turner, New Accounts/MSR - 14 years
Abby Pilot, Loan Processor - 7 years
Jenny Cook, Teller/MSR - 1 year

TACU CREDIT UNION

PO Box 940
940 North Superior Ave
Tomah, WI 54660
Phone: 608.372.4736
Fax: 608.372.4394
www.tacuonline.com

BOARD OF DIRECTORS

Chairman — Paul Wiese
Vice-Chairman — John Froelich
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Director — Joseph Bubnich
Director — Jeff Cram

OFFICE HOURS

Monday - Friday
9:00 am to 5:00 pm
Saturday
9:00 am to 12:00 pm

DRIVE-UP HOURS

Monday - Thursday
7:30 am to 5:30 pm
Friday
7:30 am to 6:00 pm
Saturday
8:30 am to 12:30 pm



Federally insured by NCUA up to \$250,000
Equal Housing Opportunity

