

MEMBER insight

JULY 2023

Fraud & Online Shopping

We all love the ease of shopping with a debit card, but if you are using your debit card while online shopping you are more vulnerable to becoming a victim of fraud. Protect yourself from fraud by using your credit card to pay for your online purchases. Recovering from debit card fraud is more difficult than recovering from credit card fraud. With credit card fraud, the card issuer must fight to get their money back, where as with a debit card, the cardholder must fight to get their money back. Keep TACU up to date with your current phone number, email and address so that we can better assist you in fighting fraud. Don't have a credit card? Check out TACU's VISA Credit Card before your next online purchase.



SCHOOL IS ALMOST HERE! OPEN A 5-SPOT ACCOUNT TODAY!

By depositing while at school, students are given the opportunity to save and learn good financial habits for their future. TACU offers several options for students to save throughout the school year!



5-Spot Savers Program - Earn \$100 for your student's classroom!

5-Spot Savers Club is best described as an opportunity for elementary students to earn a reward for depositing their money at school. Every Tuesday, students can make a small deposit into their 5-Spot account while at school. Even deposits

as little as one penny are encouraged as the goal is to make saving money a habit. At the end of each school quarter, TACU awards the top classroom with the most in-class deposits from three different elementary schools with \$100 each. The 5-Spot Savers Club is an excellent fundraiser for every classroom. Opening a 5-Spot Savers Club account is free.

To sign up a child for a 5-Spot Savings Account, contact TACU Credit Union at 608.372.4736.



SIMPLE TIPS TO PROTECT YOURSELF

Fraudsters never take a vacation, be on the lookout for scams and use these simple steps to protect your personal information.

- If you use the ATM, protect your transaction.
Before inserting your card, pull firmly on the card reader to make sure there aren't any overlays. Fraudsters install overlay devices on top of ATM equipment to capture your card's magnetic strip data. They're usually loose and will pull off easily. Keep your PIN secure by shielding your PIN entry. Fraudsters install mini cameras that look like part of the actual ATM to spy on your PIN entry. Follow these same steps when shopping at stores and using your card at the checkout.
- To ensure the safest shopping experience online, be sure the web address starts with https. The "s" stands for secure. Also look for a padlock icon, which is usually found in the address bar before the web address.
- Turn off the autocomplete settings in your browser so your card data and personal information aren't being stored. While it's very convenient, it's not a best practice.
- Log out of your account once you're finished using an online banking or financial app.
- Monitor your transactions and report any discrepancies. Fraud-fighting apps like SHAZAM's Brella® app alert cardholders immediately about potentially fraudulent activity, allowing them to block or unblock their own cards. If you don't have this type of app, call the number on the back of your payment card to report any account concerns.
- Before you travel, use your SHAZAM Brella app to set travel alerts. Many debit and credit cards are set to decline transactions when they're outside of your typical geographic location. While this is for your safety, valid transactions may be declined based on location.

TACU IN THE COMMUNITY

TACU Night at the Tomah Sparta Speedway.



Serving Root Beer Floats at Downtown Thursday Nights.



UPCOMING EVENTS

Closed Labor Day - September 4th

ANNIVERSARIES

- Jayme Altman, VP of Accounting/Operations** - 24 yrs
- Sherrie Turner, New Accounts** - 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.tacuoonline.com

BOARD OF DIRECTORS

Chairman — Paul Wiese
Vice-Chairman — John Froelich
Treasurer — Linda Johnson
Secretary — Martha Klatt
Director — Al Laylan
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

