

# Q3-2022

# ACU News

## Rake in the savings!

- **3 YR ARM Mortgage** locks you into a low rate for 3 years

- **Low Balance Loan**  
Borrow up to \$2,000 for up to 24 months

### - Free Credit Assessment

In just a few minutes, you can check your credit rating status, consolidate debt, and increase future borrowing power.

Apply online at [www.Advantage4.org](http://www.Advantage4.org).

All loans subject to approval. Fees and some restrictions may apply. Must be a member of Advantage Credit Union. Contact us for more details. Offers end 12/30/22.



Like us on Facebook

Follow us on fb to stay on top of special promos and credit union news.

Together we are the largest locally owned credit union in Richland County!



## this issue

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## Secure Checking... *a valuable benefit of membership*

Our Secure Checking account comes with many valuable benefits? One being IDProtect®, which helps to better protect you, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, for any identity fraud event, financial or otherwise, anywhere in the world, even if the event has nothing to do with your account at Advantage. Benefits are available to personal account owners, their joint owners, and eligible family members.

Protecting your identity is important, but it's also time-consuming, especially when your household has several identities to track. Monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes can begin once you register and activate your account. Review your credit report every 90 days and receive a new single bureau credit score. If you haven't taken advantage of this benefit, go to [IDProtectMe247.com](http://IDProtectMe247.com) or call 1-866-210-0361, providing the Access Code. Contact us if you need the code information. We can also help you with registering. Stop by the office or give us a call.

By simply opening a Secure Checking, identity theft expense reimbursement coverage up to \$10,000 is started to cover expenses you may incur with restoring your identity.



700 Stumbo Rd., Ontario, OH 44906  
[www.Advantage4.org](http://www.Advantage4.org) | 419.529.5603  
Federally Insured by NCUA

## ~Holiday Hours~

Closed Veterans Day 11/11 & 11/12  
Closed Thanksgiving Day 11/24  
Closed Christmas Eve 12/24  
In honor of Christmas Day 12/26

## Check out our App

### Advantage CU Mobile

- Check Balances
- View Transactions, Cleared Checks, and get free e-Statements
- Deposit Checks with Remote Deposit Capture
- Transfer Funds between your credit union accounts or to another financial institution you may have.

The holidays are just around the corner... give the perfect gift that fits everyone.

### GIVE GIFT CARDS



USE DOMESTICALLY EVERYWHERE DEBIT CARDS ARE ACCEPTED  
Gift Cards are issued by Pattward, N.A., Member FDIC.

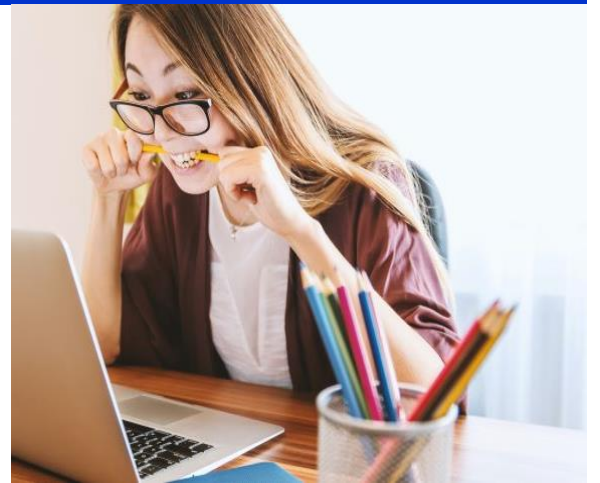
### Did you know we are members of the Alliance One Network?

You have surcharge-free access to nearly 4,900 ATM locations. Look for the Alliance One logo or visit the website [www.allianceone.coop](http://www.allianceone.coop) to find an ATM near you. Don't pay to get your own money.

*Making You #1,  
since 1961!*

### Worried about rising rates?

Let's sit down and talk. Our 3 Year Adjustable-Rate Mortgage loan starts with a lower rate for three years, followed by periodic adjustments. Build equity and save on interest instead of waiting for rates to lower.



### WHAT IS ELDER FINANCIAL EXPLOITATION?

Elder financial exploitation (EFE) involves the illegal or improper use of an older adult's funds, property, or assets, and is often perpetrated either through theft or scams. The Financial Crimes Enforcement Network (FinCEN) has issued information in support of World Elder Abuse Awareness Day, which has been commemorated on June 15 every year.

Identity fraud occurs when your personal identification, social security number, or other method of identifying you, has been stolen. This can happen to anyone, whether you go online or not. Older adults are targets because they are vulnerable and may face health issues.

As your financial partner, we are here to help you with concerns or questions you may have so you do not fall victim to these kinds of scams. Elder theft and scams affect at least 10 percent of older adults each year in the US. While most scams are committed by fraudsters, unfortunately elder theft is often committed by a caregiver. If you suspect elder abuse by a caregiver, it should be reported to the local authorities immediately. Criminals will try scams by contacting older adults via phone, text message, email, mail, online dating apps, and websites. These criminals may impersonate government officials, law enforcement agencies, and customer support reps. If you are asked to make a payment via a wire transfer or buy gift cards or money orders, this is a scam. There have also been romance scams, emergency scams that a loved one is in an emergency, and lottery/sweepstakes scams. Never give out personal info like passwords or a PIN number, credit union account details, or your credit card numbers.

If you suspect a loved one may be a victim of elder financial exploitation, please contact the Credit Union for assistance. If you have an Advantage Secure Checking account with IDProtect®, you may also contact a fraud specialist for help at 1-866-210-0361. If you are ever in doubt, don't give your information out.