



## News & Events

### Christmas Club Payout

Your Christmas Club money will be available in your Savings Account on October 1st, 2018. When you save all year, you'll have the cash to pay for your holiday expenses.

If you don't have a Christmas Club account, now is a great time to open one. Stop by the credit union today to get started!

### Candy Bar Fundraiser

MCU is selling the World's Finest Chocolate bars in our lobby. Candy bars are just \$1 and the proceeds are used towards Christmas gifts for children served by the Goodman Community Center. Last year we sold 960 bars and this year our goal is to sell 1200!



### Trick or Treat

Stop in with your little ghouls or goblins during the month of October to get a free trick or treat bag with treats\* to help make their Halloween spooktacular!

\*Available while supplies last.

## National Cyber Security Awareness Month

October is National Cyber Security Awareness Month. Identity theft, hacking, and financial fraud are all examples of cybercrimes to be aware of. The Stop.Think.Connect awareness campaign has shared the following tips on how to recognize and prevent cybercrime:

### HOW TO RECOGNIZE CYBERCRIME

- **Identity theft** is the illegal use of someone else's personal information in order to obtain money or credit. Your bank account might have withdrawals you didn't expect or unauthorized charges.
- **Phishing attacks** use email to collect personal and financial information or infect your machine with malware and viruses. Cybercriminals use legitimate-looking emails that encourage people to click on a link or open an attachment.
- **Imposter scams** happen when you receive an email or call seemingly from a government official, family member, or friend requesting that you wire them money to pay taxes or fees, or to help someone you care about.

### SIMPLE TIPS

- **Keep a clean machine.** Update the security software and operating system on your devices to prevent attackers from taking advantage of known vulnerabilities.
- **When in doubt, throw it out.** Stop and think before you open attachments or click links in emails. If it looks suspicious, it's best to delete it.
- **Use stronger authentication.** Always opt to enable stronger authentication when available, especially for accounts with sensitive information including your email or bank accounts. Visit [www.lockdownyourlogin.com](http://www.lockdownyourlogin.com) for more information on stronger authentication.

Stop.Think.Connect.™ is a national public awareness campaign aimed at increasing the understanding of cyber threats and empowering the American public to be safer and more secure online. For more information visit [www.dhs.gov/stopthinkconnect](http://www.dhs.gov/stopthinkconnect).

## Back to School Donations

Madison Credit Union employees pay \$5 every month to wear blue jeans on Wednesdays. We used that money to purchase backpacks and lunch boxes for Goodman Community Center's Backpack and School Supplies Drive!



Continued on back





# Debit Card Tips

Did you know that you can elect to receive a text message or e-mail when your debit card is used? You can enroll in Text Banking by clicking on the "Go Mobile" button on the It's Me 247 toolbar. Then select Text Banking Home to access the enrollment screens. After enrollment, text commands to IM247 (46247). You can set custom alerts for transaction types and dollar amounts for:

- Purchases over a selected amount
- International purchases
- Online purchases
- Declined purchases

Also, in the event you have misplaced your debit card, you can now temporarily turn it off.

# ICU Day Celebration!

Why do millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members.

On October 18, 2018, join credit union and financial cooperative members around the globe in celebrating 70 years of International Credit Union Day® and how members find their hope, their platinum lining through credit unions and other financial cooperatives.



Visit us at Madison Credit Union, and celebrate with cupcakes, drawings, and games!

## Call for Nominations

Board nominations are needed. The privilege of nominating and electing the MCU board of directors is yours as a member and owner. If you or someone you know would be interested and capable of serving, please complete this form and return it by December 1, 2018. There are two candidates up for re-election this year.

### Nomination Form

I, \_\_\_\_\_  
(your name)

nominate \_\_\_\_\_  
(nominee name)

\_\_\_\_\_  
(department and/or street address)

as a candidate for the board of directors of Madison Credit Union.

Signed \_\_\_\_\_ Date \_\_\_\_\_

Send your nomination to: Nominating Committee, c/o Madison Credit Union, 949 E. Washington Ave., Madison, WI 53703 by December 1, 2018.

### Madison Credit Union

949 East Washington Avenue  
Ph. 608-266-4750  
Monday - Friday: 8:30 a.m. - 5:00 p.m.

#### Drive Up

Monday - Friday: 7:30 a.m. - 5:30 p.m.  
Saturday: 9:00 a.m. - Noon

### Shared Branch Outlets

#### Dane County Credit Union

South - 2160 Rimrock Road\*

West - 709 Struck Street\*

East - 3394 E. Washington Ave.\*

Monday - Friday: 9:00 a.m. - 5:00 p.m.

Saturday: 9:00 a.m. - Noon



#### Heartland Credit Union

Verona - 105 Enterprise Drive\*

East - 5325 High Crossing Boulevard\*

DeForest - 120 Vinburn Road\*

Monday - Friday: 9:00 a.m. - 5:00 p.m.

Saturday: 9:00 a.m. - Noon

\* Refer to the locations page at madisoncu.com for drive up hours, ATMs, and other information.

#### CU\*TALK Phone Number:

1-800-860-5704

#### Lost/stolen ATM/Debit card call:

1-800-523-4175

#### PLEASE NOTE CLOSINGS:

Thursday, November 22, 2018

Friday, November 23, 2018

Tuesday, December 25, 2018

Tuesday, January 1, 2018

Thanks for your  
credit union  
membership

www.madisoncu.com

#### Comments Are Welcome

Checks & Balances is published quarterly to help members make informed choices for their financial health. We welcome your comments.

Send comments to: Madison Credit Union 949 East Washington Ave., Madison, WI 53703 or creditunion@cityofmadison.com

