

# Update

*A few things we thought you'd like to know!*

**Linn Area**  
Credit Union  
*We are Family*

December 2016

## Take Precautions Against Fraud

With the holiday shopping season upon us, you'll probably use your debit card more often. Well, unfortunately, debit card fraud is on the rise, too! You can't always prevent fraud, but you *can* keep it from wreaking havoc on your life. Here are five tips to help you safeguard yourself.



**Monitor your account** — Watch your statements for suspicious activity. eBranch, our free 24/7 online banking tool, is awesome for this... it lets you manage your account(s), view transactions, pay bills, and more! You can sign up in a jiffy at [www.linnareacu.org](http://www.linnareacu.org) or call us at (319) 892-7300. After you set up eBranch, you can download our Mobile Money app from the App Store or Google Play so you can monitor your accounts using your mobile device.

**Shop online with your credit card, not your debit card** — Using your debit card online opens the gate to fraudsters gaining direct access to your checking account. (Oh, heck no!) Shopping online with a credit card provides a buffer, since your credit card is not tied directly to your account.

**Carry a digital wallet** — Apple Pay®, Android Pay™, and Samsung Pay use state-of-the-art technology to protect your credit and debit card info. (Bonus: You can also load in gift cards so you don't have to keep track of 'em.) All of Linn Area's credit and debit cards can be used with these digital wallets.

**Make sure we have your current contact information** — So many simple ways to do this! Either give us a call, stop by one of our branches, or update your contact information via eBranch. You can also go to [www.linnareacu.org](http://www.linnareacu.org) and click on the "Email or Address Change" link at the bottom.

**If you suspect fraud on your account** — Contact us as soon as possible. Either stop by one of our branches or give us a call at (319) 892-7300.

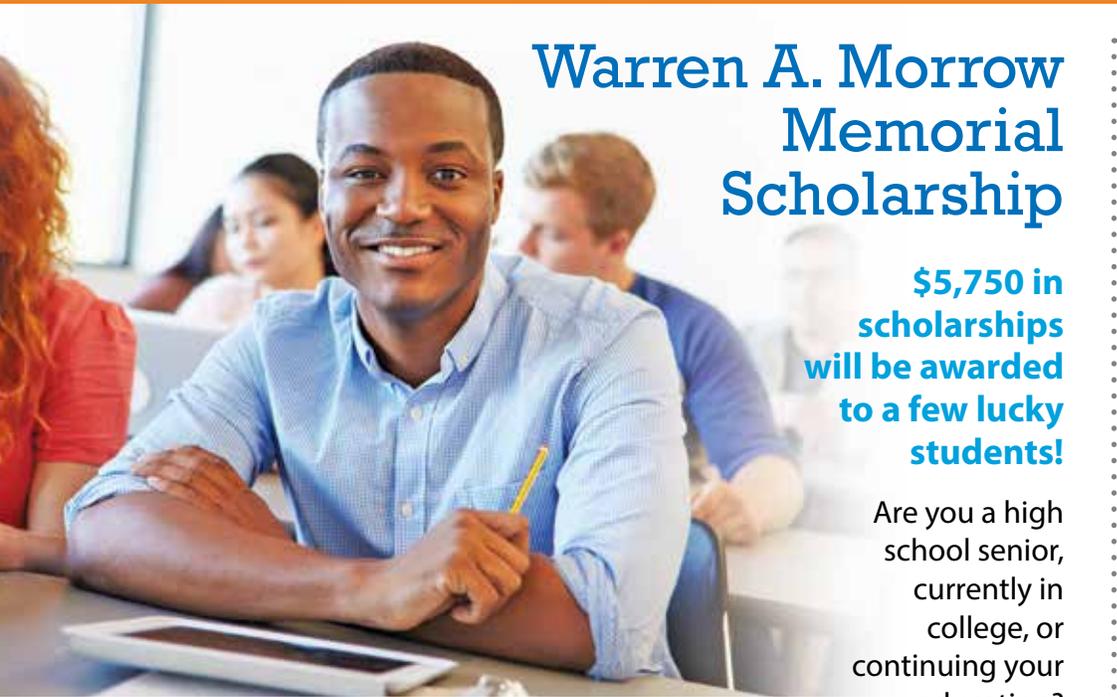
## Cozy up to 4.9% APR for the Holidays

Enjoy a **4.9% APR\*** for six months (the regular APR starts at 9.9%) when you use your Linn Area credit card now through **December 31, 2016!** (*At this comfy rate, you'll reach for your Linn Area credit card again and again!*)

Plus, our Visa® Platinum Rewards card gives you **double rewards points\*\*** on all purchases! Questions? Call us at **(319) 892-7300** or email **hello@linnareacu.org**.

\*4.90% promotional rate is valid for credit purchases and balance transfers that post between 11/1/16 and 12/31/16. The promotional rate does not apply to cash advances. The 4.90% annual percentage rate (APR) expires six months from the date of your first credit purchase or balance transfer, at which time the APR will revert to the nonpromotional rate of 9.90% to 13.80% APR, depending upon the card. Account must be in good standing to qualify. There is a grace period before interest is charged on purchases, and no annual fees or participation fees. Other fees include: cash advance fee — minimum of \$1 or 2.00% of the amount of each cash advance, whichever is greater (maximum of \$5); foreign transaction fee — 1.00% of each transaction in US dollars. \*\*Double rewards do not apply to balance transfers.





# Warren A. Morrow Memorial Scholarship

**\$5,750 in scholarships will be awarded to a few lucky students!**

Are you a high school senior, currently in college, or continuing your education?

If so, you may be able to snag one of four Warren A. Morrow Memorial Scholarships, made possible by the Iowa Credit Union Foundation (ICUF).

Last year, ICUF awarded one of the scholarships to Linn Area Credit Union member Anna Frerichs, so, yes... *it can happen to you!*

To be eligible, you must have an account established in your own name and be a "member in good standing" at a qualifying credit union. *(Hey, that's us!)* Don't have an account in your name? Let's do this thing! Search for "plugged in account" at [www.linnareacu.org](http://www.linnareacu.org). *(It's especially for students from 16 to 22 years old!)*

Deadline for scholarship applications is February 3, 2017. Applicants must complete an online application and write a short essay. For all the deets, visit [www.lowaCreditUnionFoundation.org](http://www.lowaCreditUnionFoundation.org).

## Holiday Hours

Christmas and New Year's Day fall on Sundays this year, and when that happens with federal holidays, they're usually observed on the following Monday. *(Now you know why our holiday hours are a little funky!)*

**Saturday, December 24**

Open 9am - Noon

**Monday, December 26**

Closed

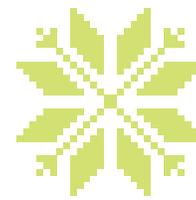
**Saturday, December 31**

Open 9am - Noon

**Monday, January 2**

Closed

The ever-faithful eBranch, Mobile Money, ART, and ATMs will be standing at the ready!



*Have a wonderful holiday!*

## Protect Your Valuables with a Safe Deposit Box

Want an easy and inexpensive way to keep your valuables and important documents safe? Rent a safe deposit box *(available in various sizes)* at your nearest Linn Area branch. Rental fees are as low as \$10 per year and are automatically taken out of your account. *(It's a small price to pay for protecting your stuff!)*



What should you put inside your safe deposit box? Anything important that you don't need to access often or that would be a pain to replace, such as a vehicle title, deed to your home, savings bonds, contracts, and collectibles. Take precautions now before it's too late!

### Locations:

- 3015 Blairs Ferry Rd NE
- 3700 Edgewood Rd SW
- 3330 Mt. Vernon Rd SE
- 619 20th Ave SW *(Drive-thru only)*
- 3375 7th Ave, Marion

### Contact:

**ph:** (319) 892-7300 or (800) 950-5228  
**ART:** (319) 393-2266  
**e-mail:** [hello@linnareacu.org](mailto:hello@linnareacu.org)  
**www.linnareacu.org**



### Hours:

**Monday - Wednesday:** 9:00 am - 5:00 pm  
**Thursday:** 10:30 am - 5:00 pm  
**Friday:** 9:00 am - 6:00 pm  
**Saturday:** 9:00 am - Noon



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