



Pride NEWS

Steps You Can Take To Shop Safe This Holiday Season

Members are not responsible for unauthorized charges; however, there are steps you can take to help protect your accounts.

- ✓ Protect your debit and/or credit cards at all times; don't share cards or PINs with others.
- ✓ When using ATMs, be aware of your surroundings. Before using the ATM, look closely at the card slot and PIN pad for any abnormalities and glance up and around to see if you notice any cameras. If anything looks strange or unusual, do not use the ATM.
- ✓ If you notice odd or peculiar behavior by others at an ATM (inserting a cable or using multiple cards to withdraw funds at one time), contact local law enforcement and the institution; do not use that ATM.
- ✓ Be aware that institutions usually won't contact you via text message or email about your debit or credit card, **unless you have previously agreed to this method of communication**; if you receive a suspicious text or email message claiming to come from your financial institution, contact the credit union at (814) 946-3045 to check the legitimacy of the communication.
- ✓ Be aware that phone calls you receive may not actually be from your credit union. You should not provide the full card number, PIN or CVV code over the phone. When in doubt, call us at (814) 946-3045.
- ✓ Be on guard against phishing attacks and do not open attachments or click links in emails you were not expecting.
- ✓ Use two-factor authentication and other security features offered by your credit union to protect your accounts.
- ✓ **Sign up for text or email alerts from the credit union** (just go to our website) for certain types of transactions, such as online purchases or transactions of more than \$500.
- ✓ Notify the credit union as soon as possible if you suspect that your card PIN or electronic banking credentials have been compromised.
- ✓ Review account statements for any transactions you do not recognize; promptly notify us if you notice any unauthorized account activity. A small transaction (e.g. \$0.01 or other small amounts) may be indicative of a criminal "checking" the card information to see if it is legitimate. A larger fraudulent charge typically follows.



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**American
Pride**
Credit Union

1431 Valley View Boulevard
Altoona, PA 16602



Holiday
Edition
2018

**HOLIDAY
CASH LOAN**

\$2500.00
7.99% APR
24 MONTHS REPAYMENT

Ends January 4, 2019

(payment example:
\$2500.00 at 7.99% APR
for 24 months =
\$113.05 per month)

Normal Credit
Standards Apply

VISA

**VISA
CREDIT
CARDS**

INTRO RATE FOR FIRST 12 MONTHS

3.99% APR

BALANCE TRANSFERS

3.99% APR

FOR FIRST 12 MONTHS

(regular rates are based on your credit worthiness and range from
7.90% APR to 15.00% APR). Normal credit standards apply.