



## MAKE 2019 SCAM FREE!

According to YouMail Robocall Index, Americans received 16.3 billion robocalls in the first 5 months of 2018. That is over 12 calls per person each month. Thirty to forty percent of the robocalls are scams like these:



**IRS:**  
You owe taxes. If you don't pay, you'll be arrested.



**Social Security:**  
Fraud on your account. Benefits will be cut off or you will be arrested if you don't call back.



**Financial Institution, Online Retail, or Credit Card Accounts:**  
Your account has been hacked, compromised or another issue.



**Warrant Issued:**  
If you don't call back you will be arrested.

- Scammers know many people receiving the calls feel scared and feel the need to act. **DON'T DO IT!**
- Agencies or companies will not threaten you or ask you to call back and give personal information.
- Talk to someone you trust about your situation: Speak with family, a friend or a professional even when told you cannot!
- Hang up on robocalls. Pushing buttons may lead to more calls.
- Don't send money, buy gift cards or give out personal information based on an unexpected text, call, or email.

Sign up for free scam alerts from the Federal Trade Commission at [ftc.gov/scams](http://ftc.gov/scams).



Madeline Elder

### THE NAME GAME

Be sure to watch for your name in our quarterly newsletter and you could receive a **\$25** deposit into your share/savings account. The Name Game winners from the December newsletter were Gary R. Bedtka, Lynette D. Mazurek, and Jane C. Vasquez.

**CONGRATULATIONS!**

# NEW! Debit Card Alerts

Receive a text message or e-mail when your UECU card is used by enrolling at:

<https://alert.smsservicesnow.com/Landing/UnitedEquityCU>

Set custom alerts for transaction types and dollar amounts for:

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

## Enrollment Tips:

- Expiration Date must be entered MM/YY.
- Expiration date must be entered. If you have issues, contact UECU to verify date.
- When entering dollar thresholds, enter whole dollars only with no symbols (dollar sign, decimal, etc.). For example: For \$20.00 enter 20

**Mobile App coming in 2019**



# ANNUAL MEETING NOTICE

- **Monday, January 28th**
- **2:00 p.m.**
- **Decatur United Equity Office, 1130 E. Pershing Road**
- **All members welcome to attend**




## HOLIDAY CLOSINGS



**MARTIN LUTHER KING, JR'S BIRTHDAY**  
**January 21, 2019**

**PRESIDENTS DAY**  
**February 18, 2019**

 Follow us on Facebook for the latest news!

# Illini Basketball Tickets Giveaway

Attend the annual meeting and be entered to win two tickets to the Sunday, March 3rd game vs Northwestern and other prizes.

\*APY = Annual Percentage Yield

\*\*APR = Annual Percentage Rate.

The APR listed for loans is the lowest available. Your rate and/or term will be determined by your credit history and score, value and type of collateral, and could be higher than quoted.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**  
By members' choice, this institution is not federally insured.

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RATES

Money Market  
**.30%**  
APY\*

Auto Loans  
**3.25%**  
APR\*\*

RV Loans  
**3.60%**  
APR\*\*

Home Equity  
**4.50%**  
APR\*\*

Johnie G. Easter