

FINANCIAL CENTS

WINTER \$\$\$UE

JANUARY 2024



**Northern Kentucky
FEDERAL CREDIT UNION**



Holiday Bills Giving You the Winter Blues?

The hustle and bustle of the holiday season is over and now the bills are starting to roll in. We have loans available several percentage points below the national credit card average of 21.21% APR. We can save you hundreds of dollars in interest by transferring your balance to one of our low interest cards or consolidating your debt with a low interest personal loan. Having a lower APR gets you out of debt faster. Give us a call today to see how much we can save you. It doesn't cost anything to apply and see how much you can save!

*All Rates Subject to Change. The rate you receive is based on your credit worthiness and term of loan. APR = Annual Percentage Rate
Member Loyalty Discount Available on Select Loans. For more details, please go to www.nkfcu.org or call (859) 441-3405

How to Recognize Phishing Scams

Scammers use email or text messages to try to steal your passwords, account numbers, or Social Security numbers. If they get that information, they could get access to your email, bank, or other accounts. Or they could sell your information to other scammers. Scammers launch thousands of phishing attacks like these every day.

Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. You might get an unexpected email or text message that looks like it's from a company you know or trust. The message could be from a scammer, who might

- say they've noticed some suspicious activity or log-in attempts — they haven't
- claim there's a problem with your account or your payment information — there isn't
- say you need to confirm some personal or financial information — you don't
- include an invoice you don't recognize — it's fake
- want you to click on a link to make a payment — but the link has malware
- say you're eligible to register for a government refund — it's a scam
- offer a coupon for free stuff — it's not real

Be suspicious of emails or texts with generic greetings, say your account is on hold because of a billing problem, or emails with links to update your billing information.

While real companies might communicate with you by email, legitimate companies won't email or text with a link to update your payment information. Phishing emails can often have real consequences for people who give scammers their information, including identity theft. And they might harm the reputation of the companies they're spoofing.

If you are ever in doubt if a text or email is legitimate, please reach out to us! We will be happy to help you determine if the email or text is real, or a scammer trying to get your information.

*Information for this article was attained from The Federal Trade Commission Consumer Advice at consumer.ftc.gov

Northern Kentucky Federal Credit Union
Privacy Policy

Notice of Privacy Practices for Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, your credit union oversees these practices and procedures:

Information We collect:

We collect non-public information about you from some or all of the following sources:

1. Information we receive from you on applications or other forms such as your name, address, social security number, assets and income.
2. Information about your transaction with us, balance, payment history, parties to transactions and credit usage; and
3. Information we receive from a consumer-reporting agency, such as credit-worthiness and credit history; and
4. Information you have provided us with.

Information We Disclose:

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

Our Security Measures:

Northern Kentucky Federal Credit Union (the Credit Union) restricts access to non-public information about you to those employees and volunteers who need to know that information to provide products or services or perform required duties under Federal and State regulation. We maintain physical, electronic and procedural safeguards that comply with Federal Regulations to guard your non-public personal information.

The Credit Union will not be responsible for privacy practice or content at any website that is linked to our website.

Under no circumstances will the Credit Union authorize any firm to charge our members' account without our members consent; this does not include actual or appointed member ACH transactions that the Credit Union does not have the ability to verify authorization.

Under no circumstances will the Credit Union sell any member information to any telemarketing firm. Credit Union Members and the public may receive copies of this notice at 2805 Alexandria Way, Highland Heights, KY 41076 or by calling the Credit Union at (859) 441-3405.

This notice meets the notification requirements of the National Credit Union Administration Regulation on Privacy of Consumer Information, Part 716.

Holiday Closings



Monday, January 1 – New Year's Day – Closed

Monday, January 15 – Martin Luther King Jr. Day – Closed

Monday, February 19 – President's Day – Closed

Monday, May 27 – Memorial Day - Closed

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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