

THE CREDOGRAPH

A quarterly publication for members of Danville City Employees Federal Credit Union

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Danville City Employees Federal Credit Union
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We've Lowered Rates On Summer Fun!



5.99%

Up to \$5000

Up to 36 months

**Let us help make this
a GREAT Vacation!**

***Normal Credit Requirements and
Membership Restrictions apply***

Ready to Get Away?

Our Vacation Loans will get you there.

"What did you do on your summer vacation?" That is a question all of us heard growing up. Summer vacations are a great way to take a well-deserved break and build some lasting memories.

Many families will explore the country, hit the beaches, see the mountains, camp by the lake or enjoy amusement parks. Some will get together for family reunions, visit historic sites or venture out on mission trips. Others may enjoy a romantic getaway, time together with friends or just popping open an ice-cold beverage at the ballgame.

Of course, the best summer vacation is the one that is best for you.

We can help you get a Vacation Loan with our low rates. We can save you money, so you will have more to spend on your trip.

Apply today and start packing your bags.

AUTO LOAN REFINANCE:

We'll beat your current rate by 1.50%

If your car loan is with another lender, move it over to Danville City Employees Federal Credit Union and we'll lower your current rate by 1.50%.

Save \$\$\$\$\$\$ and refinance your car loan today!!



*Rate will not be lower than 1.99% APR. Subject to credit union guidelines. Refinance offer applies to new and used vehicles. Current loan documents are required. (Excludes existing Danville City Employees Federal Credit Union loans.)

Using Your Debit Card Safely

Just because you usually use your [debit card](#) in public places doesn't mean you're always safe. Information/identity theft can take place just about any time or anywhere - at an ATM, in your favorite coffeehouse, or when you're buying something online.

Here are some smart ways to help [protect you and your money](#).

Rule number one. Keep your PIN a secret. Memorize your PIN, and never write it on your card or store it with your card. Do not let anyone else enter your PIN for you. Don't give your PIN over the telephone. No company or person should ever ask for your PIN, not even your bank or credit union. If you use your debit card to make a purchase by phone, never disclose your PIN. (Did we mention, keep your PIN a secret?)

Watch your email. Your tech savvy friends know, email is probably the most common method of identity theft and electronic fraud. Don't provide your debit or credit card number, PIN or other personal information in response to an unsolicited email or online request. Electronic security pros recommend different PINs for different accounts. And it's a good idea to change your PINs often.

Be smart online. The Web is a big place, and it is not getting any safer. So be careful when shopping online - whether you're buying gifts or just adding a few features to your favorite multiplayer game persona. Look for secure transaction symbols, such as the little "lock" logo in the lower right-hand corner of your browser window and Web addresses that start with "https." Log off from a site after you complete a purchase, and if you can't log off, close your browser to protect your personal information.

Don't Wait. If your card is lost or stolen, report it to your financial institution right away. By notifying your bank or credit union immediately, you reduce the chance that your card will be used improperly. Even better, you limit your potential liability - translation: the money you actually lose - for unauthorized transactions by scammers or hackers.

Keep an eye on your money. Review account statements from your financial institution or credit union when you get them. Or better yet, sign up for electronic banking to get secure online access to your account day or night. Report any problems or questions, including transactions you think may be unauthorized, right away. Again, quick action can limit misuse and save you money.

Protect your card. If the magnetic stripe on the back of your card is damaged or demagnetized, the "swipe and buy" process cannot work. So don't expose your card to magnetic objects, dirt and grit, keys or other objects that can nick the stripe.



Here are some additional tips on the secure use of debit cards and ATMs:

- * Block the view of others when entering your PIN at an ATM or debit terminal.
- * Don't let a cashier or anyone else enter your PIN, even if they are helping you with the transaction.
- * Make sure your [ATM or debit transaction](#) is complete, then review your receipt before leaving the terminal.
- * Be aware of your surroundings before using a public terminal, such as a walk-up ATM in a mall or at a gas station.
- * It's smart to take a friend with you when using a public ATM or debit terminal at night or in a remote location.
- * If anyone or anything seems suspicious when you are using a public terminal, leave the area immediately.
- * If you get cash during an ATM or debit terminal transaction, put it away before leaving the terminal.
- * If someone follows you after you have conducted a transaction at a public terminal, go to a crowded, well-lit area immediately and call the police.

Staff

Lisa Tickle, Manager
Debra Testerman, Asst. Manager & L.O.
Angie Herndon, Loan Officer
Teresa Hyler, Member Service Rep.
Brianna Echols, Member Service Rep.
Sue Powell, Member Service Rep.

HOLIDAY REMINDER

Labor Day

September 5, 2016

Columbus Day

October 10, 2016

New Office Hours

Monday - Friday
8:30 a.m. - 5:00 p.m.



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