



Happy New Year



**Apply for
your
vacation
loan today!**



As 2022 comes to a close and we enter the 2023 New Year, we wish all Health, Happiness, and a Prosperous New Year. Our message this year are tips to keep you from falling into the various scamming traps.

Each year, millions of reports of fraud are filed and victims lose billions of dollars because of fraud related crimes. With fraud becoming rampant, it is essential to stay informed and take actions to protect yourself and your family against fraud and scams.

Below are 12 warning signs "it's fraud".

1. There is a problem or prize involved.
Example: You get notified that you've won a lottery or contest and are told to claim a prize.
 2. You are confronted with an urgent request.
Scammers often pressure victims into making quick decisions or action leading to poor judgment.
 3. Unexpected charges appear on your bank accounts.
If a fraudster gains unauthorized access to your account information, they may swipe your debit or credit card for a purchase you did not make.
 4. You receive an unexpected check or a credit card you didn't apply for.
This check may arrive by registered mail or another delivery method, sometimes requiring a signature, with not instructions.
 5. You're asked to verify sensitive information over the phone.
Example: A scammer asks for your social security number, address, phone number, work history, loan numbers, etc.
 6. Unfamiliar accounts or inaccurate information appear on your credit report.
You are eligible for a free yearly credit checkup, which includes reviewing your credit report. If you suspect fraud, contact the three major credit bureaus and request a fraud alert be placed on your credit report.
Equifax: 800-525-6285
Experian: 888-397-3742
Transunion: 800-680-7289
 7. You're threatened with severe consequences if you don't comply with the scammer.
You may be told if you don't deposit a check for the scammer, you will face jail time.
 8. You receive an email that doesn't look quite right.
Pay close attention to the reply address to ensure legitimacy, and never click on links in suspicious emails.
 9. It seems too good to be true.
If an offer seems too good to be true, it is probably a scam.
 10. You're asked to pay for something in advance, especially via an unusual payment method, like cryptocurrency, gift cards, or money wires.
 11. Romance Scam
Criminals pose as interest romantic partner or social media or dating websites to capitalize on their victim's desire to find companions.
 12. Grandparent Scam
Criminals pose as a relative-usually a grandchild-claiming to be in immediate financial need.
- When reporting a scam, regardless of dollar amount, include as many of the following details as possible:**
1. Names of the scammer and/or company.
 2. Dates of contact.
 3. Methods of communication.
 4. Phone number, email addresses, mailing addresses, and websites used by the perpetrator.
 5. Methods of payment.
 6. Where you sent the funds, including wire transfer and prepaid cards (provide financial institution names, account names, and account numbers).
 7. Description of interactions with the scammer and the instructions that were given.

Best Wishes in the New Year!

Dennis Lucchi

Vice President Lending

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FOR MORE INFORMATION:
TOLL FREE: 877-330-3328 PO BOX 48 NIAGARA, WI 54151

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The 73rd Annual Meeting of Forward Financial Credit Union

NOMINATIONS!

Nominations for positions on our Board of Directors are now being accepted. Members interested in being a candidate for the Forward Financial Credit Union Board of Directors may inquire about director qualifications and responsibilities by contacting:

Tammy Young /President/CEO

P.O Box 48 Niagara WI.

Interested individuals must then file their intention and brief biography with the Nominating Committee no later than April 1, 2023. The election will be held

Thursday April 20, 2023

at the credit union Annual Meeting

The future of your credit union lies with the willingness of its members to serve as its directors.

Volunteers Make the Difference!

MOBILE BANKING

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FINANCIAL CREDIT UNION
(REMINDER YOU MUST BE
SIGNED UP FOR ONLINE
BANKING FIRST)

MOBILE BANKING



Online Services

We offer:

- Online banking
- Mobile Banking
- Audio Banking
- Bill Pay
- Direct Deposit
- eStatements

LOCATIONS

Niagara Branch- 1250 Roosevelt Rd Niagara WI 54151

715-251-4546

Mailing address- PO BOX 48, Niagara, WI 54151

Pembine Branch- W8044 Cemetery Rd Pembine WI 54156

715-324-6801

Mailing address- PO BOX 48, Niagara, WI 54151

Marinette Branch- 1700 Stephenson St Marinette WI 54143

715-732-2840

Iron Mountain Branch- W8159 US-2 Iron Mountain MI 49801

906-779-1504

ATM AT EACH LOCATION