



Beware Of Text Scams

- According to a recent report from security vendor Zimperium, you are six to ten times more likely to be tricked by SMS phishing (aka smishing, or text scams) than traditional email phishing. Cybercriminals love these odds, so smishing has become extremely popular.
- This surge in smishing attacks also comes with new threats. For example, did you know that you could get malware on your mobile device? Zimperium reported a 51 percent increase in mobile malware samples in 2022. The report also states that 80 percent of malicious websites function on mobile browsers. This means that cybercriminals are specifically designing their attacks for use on mobile devices.

Follow these tips to stay safe from smishing attacks:

- Think before you tap. Cyberattacks are designed to catch you off guard and trigger you to open links impulsively.
- Consider the origin of the text message. Did you sign up for SMS alerts? Is the message similar to other text messages you've received from this organization?
- Never log in to an account from a link in a text message. Instead, navigate to the organization's official website to log in.

Red Flags!

Someone is using urgent or fear-inducing language.
They are requesting info such as one-time codes, login ID, or a password.
They ask you to click a link in an email or text they are sending you.
They ask you to purchase gift cards, send a wire, purchase bitcoin, etc.
They tell you to withdraw cash and coach you to lie to the Teller about it.

Stay Safe During Tax Season

- Know what to expect from your local revenue agency. For example, in the US, the IRS typically contacts taxpayers by mail, not email or text.
- Always think before you click. Cyberattacks are designed to catch you off guard and trick you into clicking impulsively.
- Use extra caution when handling tax documents. For digital documents, use password protection. For physical documents, keep paperwork in a secure location and shred anything that is no longer needed.

Ways To Protect Your Accounts

- Never give out your Online Banking or Mobile Banking log in credentials (user name, password, verification PIN).
- Don't click on suspicious text messages or emails.
- Monitor your accounts often. We recommend using 1st CCU Anywhere Online or Mobile Banking so you can view activity on your accounts without waiting for your statement to arrive.
- Set up free E-Alerts on your accounts. Security Alerts, Transaction Alerts, and Balance Alerts are available and you can set up and control the alerts on each of your accounts within 1st CCU Anywhere.
- Utilize the Card Lock tools for Debit and Credit cards. If you notice suspicious activity on your account, go ahead and Lock your card until you can contact 1st CCU for assistance. This can help prevent further fraud on the account.
- Always report any suspicious or unauthorized activity immediately.
- Email is not secure, so when you are reporting issues please do not include your account numbers, social security number, or other sensitive personal identification information. The following secure options are available:
 - Visit 1stccu.com and select Online & Mobile from the menu, then select 'Secure Email' to use the Zix Secure Email Portal to send a message.
 - Contact 1st CCU's Call Center during regular business hours
 - Log into 1st CCU Anywhere, click the Message shortcut button, then type a secure message for our staff to respond to during business hours



DON'T GET
SCAMMED

More Tips For Consumer Protection

The information below is credited to the Wisconsin Department of Agriculture, Trade and Consumer Protection

- **Spot Imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request; whether it comes as a text, a phone call, or an email.
- **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam," or search for a phrase that describes your situation, like "IRS call." You can even search phone numbers to see if other people have reported them as scams.
- **Do not believe caller ID.** Scammers use technology to fake or "spoof" caller ID information, so the name and number you see are not always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine. A good way is to use the number printed on a bill or statement.
- **Do not pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
- **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods do not. Wiring money through services like Western Union or MoneyGram is risky business because it's impossible to get your money back. That is also true with reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies will not require you to use these types of payment methods. They will also not ask you to pay in iTunes or Amazon gift cards.
- **Talk to someone.** Before you give up money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert, or talk to a friend or family member. Do not give in to high-pressure sales tactics.
- **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the Bureau of Consumer Protection. These calls are illegal, and often the products being sold are bogus. Don't press 1 or any other number to be taken off the call list. That could lead to more calls.
- **Be skeptical about free trial offers.** Some companies use free trial offers to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. Always review your monthly credit card statements for charges you do not recognize.
- **Do not deposit a check and then wire money back.** Financial institutions make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be fake, you are responsible for repaying the bank all of the money and any fees associated with the transaction. If a deal is too good to be true, it generally is.
- **Sign up for free scam alerts.** Get the latest tips about scams sent right to your inbox from the Bureau of Consumer Protection (<https://service.govdelivery.com/accounts/WIDATCP/subscriber/new>) and the Federal Trade Commission (https://public.govdelivery.com/accounts/USFTC/subscriber/new?topic_id=USFTC_31).

Recruiting Board Members

Volunteers play an important role in credit unions! Do you have experience in business and/or community leadership and management? Are you interested in representing your fellow credit union members in our community? Consider volunteering to serve on 1st CCU's Board of Directors!

Board members balance the needs of the membership with the fiscal responsibility and long-term viability of the Credit Union. Directors serve for a three-year term and complete annual continuing education requirements.

If you are interested in being nominated to serve on 1st CCU's volunteer Board of Directors, contact us to find out more information. February 10th is the deadline, please email Marketing@1stccu.com prior to February 10th if you are interested and a member of our Management Team will reach back out to you for a discussion.

- Must be at least 18 years of age.
- Must be a 1st CCU member for at least 1 year.
- Membership must be in good standing, and must be able to qualify for bonding.
- Must be able to attend regular monthly Board meetings, actively promote the credit union, and act in the best interest of the membership.

Monday, March 25th

at the Sparta American Legion, 1116 Angelo Rd

- 6:00 PM: Registration & Social
- 6:30 PM: Business Meeting

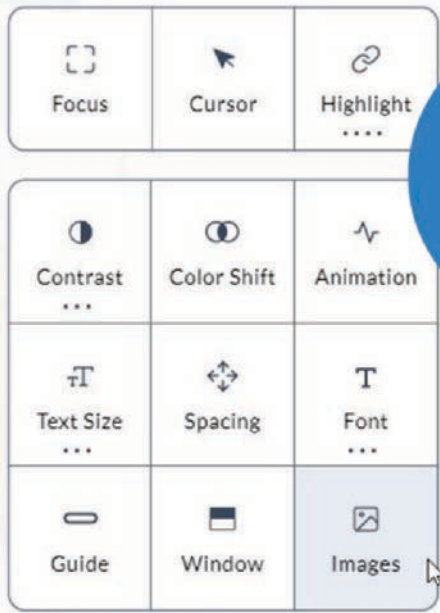
ANNUAL MEETING NOTIFICATION

The purpose of the Annual Meeting is to receive the Annual Report for the fiscal year ending December 31, 2023.

All credit union members are welcome to attend. Mark your calendar, we hope to see you there!

To RSVP: Email marketing@1stccu.com or call 888-706-1228





What happens when you click on the little blue man on 1st CCU's website?

Clicking the Accessibility icon launches the Visual Toolkit, a valuable aide that makes viewing the website a little more comfortable for users with varying disabilities and preferences.

By using the Visual Toolkit you can easily change the text size or cursor size so they are easier to see. You can change the page's contrast or highlight the areas of the page that contain headlines, links, or buttons. The Guide and Window tools are handy for people who struggle to comfortably read a block of text on a screen; use them to create a horizontal line or a window to underline the lines of a paragraph while you're reading. Try it out!

Business Owners, Do You Have A Savings Strategy?

Your family benefits from having a Savings Account for emergencies, and the same holds true for your business. A Savings Account provides financial security and emergency funds to cover unexpected bills and costs. There are several savings options to choose from, and the right choice for you depends on your circumstances. Choose one or more to help diversify your funds.

Regular Savings

A great option if you're just starting out. Open an account and make regular deposits so you can build an emergency fund to see you through months of low cash-flow. You can also open a sub-savings account to keep certain funds separated from your primary savings. Visit the Savings page on our website at 1stccu.com to find out more about the 'You-Name-It' Savings accounts that you can open within 1st CCU Anywhere Online or Mobile Banking.

High-Yield Savings

These accounts generally pay a higher dividend but may have minimum balance requirements to earn the higher rate. Some accounts even offer the ability to write checks (generally subject to a maximum of 3 checks/month). A High-Yield Savings Account for your business is a great choice if you need liquid funds and you have the ability to maintain a higher balance in the account.

Savings Certificates

For even higher yield on your funds, consider a Savings Certificate. You'll be able to lock in a great rate, and you can find short-term and long-term Certificates available. This is a great choice if you've saved funds for a business expansion but you aren't ready to move forward with your plans. Keeping the funds locked away in the Certificate until maturity is important, as early withdrawal can be subject to penalties and loss of interest.

Blending account options at 1st CCU helps you create a mix of liquidity and returns. Accessing your accounts via 1st CCU Anywhere makes it easy to see and manage your funds every time you log in. For assistance with Savings options contact 1st Community Credit Union.



COMMUNITY INVOLVEMENT

1st CCU proudly contributed support to several local community organizations and events during the last quarter of 2023. Community is our middle name!

Each Friday our staff pays \$1 to wear jeans to work. The 'Jeans Day' funds are then donated to local causes that are selected by members of our Sunshine Committee. Pictured below, left to right: WS Cares accepting donation from Lauren Tiggelaar, Consumer Loan Officer; Tomah Head Start accepting donation from Keagan Cherrier, MSR I; Sparta Coulee Cap accepting donation from Jon Cook, VP Marketing; Not Pictured: Bangor American Legion Fireworks, donation to local family who had a major fire, donation to a young child with Cancer.



A Big THANK YOU to our staff and our generous members! Our Giving Trees helped fulfill the wishes of 94 local children.



Please join us in congratulating Alan Campbell on his promotion to Loan Processor I.

STAFF NEWS



1st CCU welcomed several new employees during the Fall of 2023.

L-R Top: Libby Oswald, Student Teller in Sparta; Gwyn Robertson, Student Teller in Tomah; Gavin Weibel, MSR I in Sparta; Anna Burnham, MSR I in Sparta;

L-R Bottom: Melissa Prinzh, MSR II in West Salem; Reina Coleman, ACH Coordinator in Sparta; Tony Hines, MSR II in Sparta; Keagan Cherrier, MSR I in Tomah



Mark Your Calendar



Monday, March 25th: 1st CCU's 63rd Annual Meeting
6:00 Registration/Social & 6:30 PM Business Meeting
To RSVP: Email marketing@1stccu.com or call 888-706-1228

HOLIDAY HOURS:

- 1st CCU will close at 12:30 pm on Friday, March 29th in observance of Good Friday

April Is Credit Union Youth Month! Open a Youth Savings account for the child or grandchild in YOUR life during the month of April!

Tax Season Reminder

1st CCU electronically delivers 1099 and 1098 Tax Forms to members who are enrolled in eStatements.



PLEASE NOTE: 1099 and 1098 forms are only sent out if you've

- earned \$10 or more in dividends for the tax year
- paid \$600 or more in mortgage interest for the tax year
- you won't get a tax form if neither of the above applies to you

TO VIEW, PRINT, OR DOWNLOAD AN E-TAX FORM:

Watch for the email notification that your form is available to view, then log into 1st CCU Anywhere Online or Mobile Banking (if you have multiple accounts, log into each individual account separately to retrieve the tax form(s) for that account). Once logged in, select the Document shortcut button (you may need to swipe left to access the button on your phone), select the Tax Statements button, then click on the document name to view, save or print the document.



When mailing anything to 1st CCU, please address the envelope to the PO Box rather than the street address:

1st CCU -Sparta: PO Box 167, Sparta, WI 54656

1st CCU - West Salem: PO Box 913, West Salem, WI 54669

1st CCU - Tomah: PO Box 407, Tomah, WI 54660

OUR HOURS:

Sparta Lobby:	8:30-5 M-W, 8:30-5:30 Th-F, 8-11:30 Sat
Sparta DriveUp:	7:30-5:30 M-F, 8-11:30 Sat
West Salem Lobby:	8:30-5 M-Th, 8:30-5:30 Fri
West Salem DriveUp:	7:30-5:30 M-F, 8:30-Noon Sat
Tomah Lobby:	8:30-5:00 M-F
Tomah DriveUp:	8-5 M-Th, 8-5:30 F, 8:30-11:30 Sat
Call Center:	7:30 - 5:30 M-F, 8-12 Sat.