

BULLETIN BOARD

Electronic Tax Forms

This is the perfect way to receive your credit union tax forms more quickly and securely.

Enroll in Electronic Tax Forms to receive your documents sooner. Simply log into Home Banking, click on the 'Statements & Tax forms' tab at the top of the screen, and click 'Enroll to receive tax forms.' It's easy and convenient!

When your documents are ready, you'll receive an email that the forms are set to download — so you can get a jump on filing your income tax return.

Dormant Account Reminder

Remember, your account becomes classified as dormant when the balance in your Share Account is less than \$100, you have no other services with GCAFCU, and your account has been inactive for over 12 months. Dormant accounts will be assessed a \$3.00 monthly fee unless you reactivate your account.

We don't want to see you go, so be sure to keep your account active! Make a deposit, sign up for direct deposit, or open a new account. It's easy to take advantage of your credit union membership.

Holiday Closings

- Veterans Day
Friday, November 11, 2022
- Thanksgiving Day
Thursday, November 24, 2022
- Christmas Eve
Saturday, December 24, 2022
- Christmas Day (observed)
Monday, December 26, 2022
- New Year's Eve
Saturday, December 31, 2022
- New Year's Day (observed)
Monday, January 2, 2023



Banking *But* Better!

www.GCAFCU.org
Email: info@gcafcu.org

One Credit Union Way
Grove City, PA 16127

724-458-7520 x2
Fax: 724-458-7527

OFFICE HOURS
Lobby:

Monday – Friday 7:00 AM – 4:00 PM
Saturday Closed

Drive Thru:

Monday – Friday 7:00 AM – 4:00 PM
Saturday Closed

1600 S. Center St. Ext.
Grove City, PA 16127

724-458-7520 x1
Fax: 724-748-6100

OFFICE HOURS
Lobby:

Monday – Friday 8:00 AM – 5:00 PM
Saturday 9:00 AM to Noon

Drive Thru:

Monday – Thursday 8:00 AM – 5:00 PM
Friday 8:00 AM – 7:00 PM
Saturday 9:00 AM to Noon

After Hours Phone Numbers

To report a lost or stolen ATM/Visa®
Debit Card, call 1-866-513-4136.

To report a lost or stolen Visa®
Credit Card, call 1-800-449-7728.

Stay connected and get
the latest news.



One Credit Union Way
Grove City, PA 16127

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A Publication for Members of Grove City Area Federal Credit Union

Money Matters

FALL 2022

Wrap Up Your Holiday Shopping!
With A Holiday Loan

As low as 6.25% APR* • Borrow \$500 To \$2,500
Terms up to 18 Months

Holiday shopping gets more expensive every year.

Between gifts, food, and decorations, the average American spends AT LEAST \$1,000 around the holidays. It's hard to believe how quickly these numbers can add up. And with inflation hitting nearly every aspect of life, it's sure to cost even more this year.

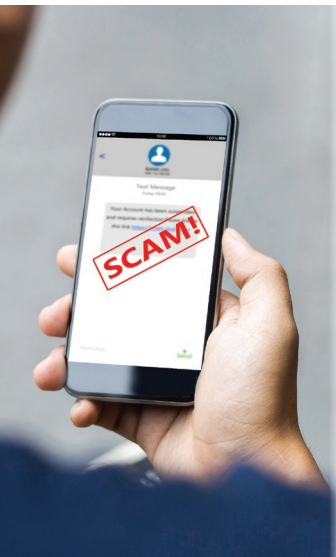
Let us take the edge off with a Holiday Loan. You'll save with rates as low as 6.25% APR* and easy repayment terms. This low APR is also better than most credit cards, so you can be assured of added savings. You'll be glad for the extra cash and more peace of mind!

Holiday Loans are available November 1 - December 31, 2022.

Apply online at www.gcafcu.org, stop in, or call us at 724-458-7520. We can help you wrap up your holiday shopping at a low fixed rate!

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and is subject to change without notice. See credit union for additional details.





Zelle® Fraud Alert

Please be aware of a growing P2P scam.

A Zelle P2P (person-to-person transfer) scam has been making local and national news. According to our partner, CUNA Mutual Group, a newer version of the scam has fraudsters impersonating a Zelle user's financial institution. It cons the user into using Zelle to transfer funds to themselves using their mobile phone number. It's under the guise that it will replace funds stolen from their account — unfortunately, the transfers go to the fraudsters.

Details of the scam:

- Fraudsters send text alerts to users, which appear to come from their financial institution, asking if the user attempted a large-dollar Zelle transfer.
- Fraudsters immediately call the users who respond 'NO' by spoofing the financial institution's phone number — claiming to be from the "fraud department."
- Fraudsters then tell users that the Zelle transfer did go through, but the funds can be 'recovered' if they use Zelle to transfer the funds to themselves using the user's mobile phone number. But before doing so, the fraudsters instruct the user to disable their mobile phone number associated with their Zelle account.
- When the fraudster links the user's mobile phone number to the fraudster's Zelle account, a 2-factor authentication passcode is generated and sent to 'validate' the mobile number. The text message with the passcode is sent to the user's mobile phone, and the fraudster cons the user into providing the passcode over the phone.
- The fraudster enters the passcode to activate the mobile phone number on their Zelle account; users are then instructed to 'Zelle' themselves the funds, but the transfers go to the fraudsters.

Please take care when making Zelle transfers — and ensure you know the person you are sending money to. If you have any questions, call us at 724-458-7520.

Source: © CUNA Mutual Group, 2022



7th Annual
Grateful Gallop 5k

Presented by: **GCA**
Grove City Area
Federal Credit Union
Banking for Better

Thanksgiving Day 9:00 AM | Grove City, PA

WOLF CREEK

JOIN US!

Kickstart your Thanksgiving with the 7th Annual Grateful Gallop 5k. Funds raised will go to the Grove City Community Food Pantry. It will be fun for everyone — and made better by assisting others in need. We're proud to be sponsors of this fantastic and worthwhile event!



How To Stay Safe Online

We rely on our electronic devices for everyday life, and while we enjoy their power and convenience, they create a fertile breeding ground for fraudsters.

To protect your data, try these safety tips:

Lock all devices. Locking your computer or phone with a basic password is the first line of defense in preventing cybercrime. Some apps, such as "find my phone" or "find my device," can assist by enabling you to turn off your device to prevent uninvited access.

Craft strong passwords. Experts recommend that passwords be at least 16 characters long and to change them every 90 days. To improve your data security, consider password management apps like Keeper or 1Password.

Update all devices with the latest antivirus software. This software, such as Bitdefender or Norton, will monitor potential threats on your computer or phone. Also, make sure devices are kept up-to-date with the latest operating systems as part of your routine maintenance.

Avoid public wi-fi. Instead, shop or bank from home, as your home settings offer greater security and privacy. If you use public wi-fi, update your device settings as soon as the transaction is complete.

Choose only secure websites. Look for the padlock or "https" in a company's URL, and beware of fake websites that mimic well-known retailers using a similar name. If uncomfortable or suspicious, end the transaction.

Monitor your finances. View your credit report frequently, enroll in online banking alerts, use debit and credit card controls, and don't forget to vet the people and companies you do business with.

At GCAFCU, your data security is always top of mind — and we're always here to help.

Sources: NerdWallet, Inc.
<https://www.virtu.com/blog/data-privacy-day-tips>

Open A Convenient Christmas Club

Make saving for the holidays easy with a Christmas Club Account. There are no deposit restrictions, and you can add to the account anytime. And with tools like Direct Deposit, you can prepare all year without incurring debt!

Save all year consistently!

- Earn a quarterly dividend on balances of \$50 or more.
- Use direct deposit to save every pay period for painless deposits.
- Funds are available the second week of October — automatically transferred into your Share Account.

Have fun shopping!

It's much more fun having the funds ready to go just for the holidays. A Christmas Club also lets you stay within budget and keep your finances intact.

Open your account today and start saving for next year!



Simply Wonderful Holidays!

Save with a GCAFCU VISA® Credit Card and enjoy flexibility, security, and more sparkle this holiday season.

A low fixed rate will give you the savings and security you need in today's rising rate environment. You'll also enjoy worldwide purchasing power with enhanced features.

VISA® Credit Cards:

Rates as low as 9.9% APR* – Save on every purchase you make.

Shop Anywhere – Peruse your favorite online retailers, shop around town, or use your card anywhere life takes you.

Peace of Mind – Relax with enhanced EMV chip security and VISA's Zero Liability Fraud Protection.

Earn Rewards!

Rates as low as 11.9% APR* – Still a highly competitive rate for added savings.

Lucrative Points – Earn 1 point or 1% cash-back for every dollar in purchases.

Easy Redemption – Redeem your points for travel, gifts, gift cards, and airline tickets. Or select the cash-back option.

Apply by calling 724-458-7520 or visiting www.gcfcu.org.

*APR = Annual Percentage Rate. Rate effective October 1, 2022, and subject to change without notice.



Thanksgiving On A Budget

With some pre-planning, putting your Thanksgiving dinner on a budget may be easier than you think! Ways to save:

Obtain an accurate head count. Knowing how many will be eating helps you plan and buy the right amount of food. Ask guests to RSVP, and then try an online meal planner (<https://www.instructables.com/Thanksgiving-Calculator/>) to calculate what's needed.

Ask friends and family to contribute. If guests offer to bring items, say yes! Offer suggestions based on your headcount and menu.

Save on your turkey. Look for stores offering sales; some even let you accumulate points for a free Turkey. Also, watch for coupons online or in the mail.

Buy local. Mobile apps can help you compare and track area food prices. You can see the most popular apps at <https://www.lifewire.com/best-grocery-store-price-comparison-apps-4169727>. Make the most of online tools designed to lower your food bills, and don't forget convenient couponing apps (<https://www.liveabout.com/how-to-get-more-coupons-1387791>).

Cheaper can be better. Off-brand goods are economical and usually just as tasty. It can also make sense to buy in bulk.

DIY your decorations. You'll save money, and with today's online resources, many ideas are out there.

Check out the New York Times "Thanksgiving-erator." Use it to plan for larger groups, address eating preferences, or make changes to your menu. Find it here: https://archive.nytimes.com/www.nytimes.com/interactive/2012/11/15/dining/thanksgiving-menu-generator.html?_r=3#/?id=all

Sources: <http://money.usnews.com/money/blogs/my-money/2013/11/07/7-ways-to-save-money-on-thanksgiving-dinner>
http://www.nytimes.com/interactive/2012/11/15/dining/thanksgiving-menu-generator.html?_r=1&#/?id=all