



Trouvaille Federal Credit Union August 2021 Newsletter

Hours of Operation: Monday-Friday 9:30am-2:00pm

**We Are
BACK!**

**CREDIT UNION OFFICE
IS OPEN
MASKS ARE REQUIRED**

**We Are
BACK!**

PROTECT YOUR IDENTITY!!

There is so much fraud going on thru out this pandemic and you need to be proactive in protecting your identity. The hackers are getting bolder each day. They have been attacking online job sites like LinkedIn, unemployment sites, and IRS tax sites. There are ways to protect yourself and your identity. If you suspect that someone has gotten your information do the following:

1. Notify all three major credit reporting bureaus and request a "fraud alert" on your credit report. They will send you a letter verifying that they locked down your credit report.

Equifax

Consumer Fraud Division
800-525-6285
P.O. Box. 740241
Atlanta, GA 30374
www.equifax.com

TransUnion

Fraud Victim Assistance Dept.
800-680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

Experian

National Consumer Assist
888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

2. Contact the Internal Revenue Service and request an Identity Protection PIN (IP PIN) number to use when submitting your income taxes. Don't let someone else get your refund. Go to www.irs.gov and type in Identity Protection Pin for the instructions.

3. Go to Chex Systems to freeze your information so on one can open accounts in your name. Go to www.chexsystem.com to fill out their form.

4. Contact the Social Security Administration at 1-800-269-0271. Order a copy of your Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the SSA.

5. Contact your banks and credit card companies. Follow their advice as to whether you should close your account.

6. If you hear that an unemployment claim has been filed under your name and social security number, file a fraud claim with the state's unemployment division and let your human resource department know that a fraudulent claim was filed on you and let them know what state it was filed with.

7. If you apply for a job thru LinkedIn and get a quick response saying they are trying to fill the job immediately and ask you to send them a copy of your driver's license to set up the interview, beware. Call the company that the job advertisement is for (look the company up online to get their legitimate phone number) and ask if they are hiring for that position. Most likely this is a scammer trying to get your information. Never send them your personal information like drivers license or social security number to assist in setting up an interview. The only time a prospective employer will need that information is if they hire you.

8. If you are a victim of fraud, contact your local police and file a report with them. Keep a copy for your records. Contact your local motor vehicle department and file a fraud report with them.

9. Purchase an identity protection plan from one of the companies that offer them. For example: LifeLock, Identity Guard, Aura, Identity Defense, etc. Do your homework and compare the different companies to see what works best for you. There is a fee for all these companies, but that fee is worth your peace of mind protecting your identity. CreditKarma.com is a free service that will alert you every time someone either applies for a loan in your name or tries to open an account in your name.



MEMBERS WHO ARE OUT ON FMLA

Are you currently out on FMLA because you are ill and have a loan with the credit union? Please call 215-951-0329 or email us at TFCU@RHD.ORG to let us know what day you went out sick. Your loan has disability insurance on it, and we will contact our insurance company CUNA Mutual to get you the paperwork to complete. You are responsible for the first 14 days that you are out but after that they make your loan payments for you. One less bill to worry about when you are sick. Your loan also has credit life on it. Please share this information with your family.

Did you move this year?

You can notify us by email at tfcu@rhd.org, stop by or send us a letter with the new address. Notifying payroll will not notify the credit union.

SUMMERTIME AND YOUR ATM CARD

With summer vacations upon us, many members want to travel. When going out of state you need to let us know so we can inform our ATM Fraud department that you are traveling. **You need to call at least a week ahead of time.** When you call, please give us your name, the last 6 digits of your atm card, the time period that you are traveling and if you need the card open for hotel and automobile rentals. These are restricted transactions unless we open them up.

Beneficiary Update

With COVID-19 effecting all of us, now is the time to make sure you have a beneficiary on your account with the credit union. The updated account change form can be found on the credit union's website www.trouvaillefcu.com. If there is not a beneficiary on your account or the current beneficiary is deceased, the account will go the "THE ESTATE OF...". Make sure your love ones get your money. If you are not sure who you have on your account fill out the account change form and give us the beneficiary(ies) that you want. Make sure you sign and date the form.

TO CONTACT US

4700 Wissahickon Ave. Suite 126 Philadelphia, PA 19144

Ginny Lapinski *Manager*

Diane Bligen *Assistant Manager*

Leaving RHD?

If you are leaving RHD and have a credit union account, you need to contact the credit union immediately. Once a member always a member but if you do not have any activity in your account for a year, your account will be assessed a dormant account fee of \$4.00 per month. If you have a current loan with us, you need to set up payments from your new job, a checking account at another financial institution or from your unemployment compensation. You have signed permission for us to take your last paycheck or checks to cover the balance of the loan.

As soon as you know you are leaving contact by email at TFCU@rhd.org or call 215-951-0329.

CONSUMER BEWARE!!

There are a lot of fraudulent checks being mailed out to unsuspecting consumers. If you receive a check that you were not expecting for a large amount, beware. The checks come FedEx to you along with a letter having you cash the check and send them back a certain amount of money either thru your bank account or with a money order. Those checks are fraudulent. No one sends you money just to be nice. Ask yourself "WHY WOULD ANYONE SEND ME MONEY IF I HAVEN'T DONE ANYTHING TO EARN IT" The secret shopper scam has been going on for over a year. They get ahold of a legitimate company's checking account number and create fraudulent checks and mail them out. Before you deposit the check call the company that the check is drawn on to see if it is a legitimate check. You can find their phone number out on the internet. This will save you the Return NSF fee which can be up to \$40 from your credit union or bank. Checks are for large amounts and Diane and Ginny will always ask you where the check came from before depositing it into your account with the credit union.

We want to make sure no one is scamming you.

Negative Accounts

Accounts that are negative for 30 days or more will be closed out as of August 31st, 2021.

Close Dates for the Credit Union

Monday, September 6th: Labor Day
Please Plan Accordingly

Phone: 215-951-0329

Web: www.trouvaillefcu.com

Email: tfcu@rhd.org