



Family Community Credit Union

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# FCCU News Bulletin

July 2020

## Dates to Remember:

**July 3<sup>rd</sup>**

*Independence Day  
Observed  
CLOSED*

**August 12<sup>th</sup>**

*Membership  
Appreciation Day  
and Shred Event*

**September 7<sup>th</sup>**

*Labor Day  
CLOSED*

## FCCU welcomes our new CEO!

The Board of Directors of Family Community Credit Union are pleased to announce the appointment of Emily Ott to the position of President and CEO. They welcome Emily with great enthusiasm and feel they have found a dynamic and engaging leader to guide the credit union into the future. Mrs. Ott shared, "Thank you all very much for the opportunity. I am committed to our credit union and look forward to leading the credit union into the future."

Mrs. Ott became CEO March 26<sup>th</sup>, 2020, replacing Mr. Ted Jarosh who retired in November of 2019.

Mrs. Ott grew up on her family's farm in rural Plainfield, Iowa. She graduated from Nashua-Plainfield High school in 2010, and furthered her education at AIB College of Business pursuing an Associate's Degree in Business Administration and a Bachelor's Degree in Accounting. Mrs. Ott started out as a part-time teller at Family Community Credit Union in June of 2014. She worked her way up to a full-time teller in June of 2016 and over the years Mrs. Ott has become a loan officer, back up accountant, and the lead teller. Emily enjoys camping, reading, crafting, and spending time with her friends and family. She is married to Brennen Ott, who works as a painter at Zip's Truck Equipment in New Hampton, Iowa. She has been blessed with two handsome boys who are the light of her life.



Please stop in to welcome Emily as the new CEO/President of the Family Community Credit Union family!

## Say goodbye to paper clutter and go green with e-statements!

- Go to [www.ccfccu.com](http://www.ccfccu.com)
- Log into your online banking account
- Click the Self Service tab at the top of the page
- Under the Additional Services box click e-statements



...to Makenna Davis!!

She is the 2020 recipient of the \$300 FCCU scholarship. FCCU and Dollars for Scholars partnered to offer the scholarship to a graduating member of FCCU. The participants had to write an essay about our credit union. Congratulations Makenna! We wish you the best of luck in your future endeavors!



## Don't forget your online banking!

*Online access of your account from  
the safety of your home!*

Head over to [www.ccfccu.com](http://www.ccfccu.com), find the Sign In box and enter your account number to get started now!





# Membership Appreciation Day



Come and join FCCU staff and board members to celebrate the most important part of the credit union, OUR MEMBERS!

The celebration will be on Wednesday, August 12<sup>th</sup>. We will be grilling hot dogs and providing chips, soda, and dessert. We

want to thank all of our members for our credit union's success. Our staff and board members are looking forward to seeing all of you so we can show our appreciation and THANK YOU for being a member!!!

Complete the coupon adjacent and bring or mail to us for a chance to win a \$50 gift card. Drawing will be held at 4:30 pm on August 12<sup>th</sup>. Need to be present to win; one entry per membership account.

## ...AND SHRED EVENT!

### Member Appreciation Drawing

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

## SHRED EVENT



In conjunction with our Member Appreciation Day, we will be sponsoring our annual Shred Event. We will have a mobile shredding service on site at our office from 11:00 am-1:00 pm on Wednesday, August 12<sup>th</sup>. Bring up to 5 boxes/bags of personal items for FREE shredding. You do not need to worry about staples, paper clips, rubber bands, binder clips, or hanging file folders. Even manila file folders with a metal clip are okay!

**GUIDELINES ON WHAT TO SHRED** Safely destroy personal documents such as: Expired credits cards, unused checks, unwanted credit card offers, junk mail, old CDs/discs, and similar documents you do not need any longer.

- Due to the current situation with Covid-19 and for the safety of our staff and members, please stay alert for further news on if we will be able to safely have Member Appreciation Day!
- Follow us on Facebook for updates or please call if you have any questions! Thank you!

## The Learning Corner

*Have you ever received a call that you knew the number but did not recognize the voice or the name of who answered? FCCU is here to give some insight on this...*

A scam that happens is fraudsters pose as financial institutions and give calls out to gain your information. They even have the correct phone number for you to see if you have caller ID! They are wanting to gain the password to be able to access your online account, and if they are able to obtain access they will change the contact information along with the passwords to the account.

*This scam may also be executed through text messaging.* The fraudster will send account alerts to members via text message that will appear to come from the financial institution and will be warning the member of suspicious activity. If a response message is sent, the fraudster then calls stating that they are verifying the transaction in question and that the member must provide a code over the phone. The fraudster will then attempt a text transaction that triggers a 2-step authentication password process. Once the password is verified through text, the fraudster immediately goes in and logs into the member's account and transfer funds.

If you ever have any questions about this or the security of your account, please feel free to contact us. We are here to help and serve our members!

## Funds Availability



### Regulation CC Changes

Effective July 1<sup>st</sup>, 2020, we are increasing the amount we make available for withdrawal by checks subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits and new accounts is increasing from \$5,000.00 to \$5,525.00



*Come like us on Facebook for all the latest updates and announcements!*