

WAYCOSE Federal Credit Union

851 Piedmont Road (Vinson Choral Room)
 Mailing address: 1012 Thornburg St.
 Huntington, WV 25701
 Phone: 304-429-1213 Fax: 304-429-5998
 Monday—Friday 4:00 pm to 6:00 pm
www.waycosecfu.com

Phishing: Don't Take the Bait

What is phishing?

Phishing refers to email messages that appear to come from a trusted company or individual. The fraudsters want you to click on a link or open an attachment that will compromise the information housed on your computer, including bank account and personal information.

Hackers are notorious for stealing your personal contacts and personal information and sending emails to your friends that appear to be from you. The fraudsters want to trick you into opening the email. Emails may be disguised to be from a friend or other trusted source to entice you to click on links or attachments. When you click on one of their disguised links or attachments, your computer can become infected.

What are the warning signs?

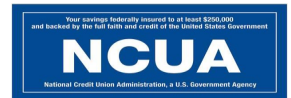
Do you recognize the email address? Even if the answer is yes,

you must still proceed with caution.

- Are there attachments? Do you normally receive attachments from this person or business? Does the file name look strange?
- Does the email request any personal information? Does it ask you to send credit card or account number information or log-in or password information?
- Are there grammatical or punctuation errors?
- Does the email seem generic or vague?
- Are there links? If so, check the link. Mouse over the URL and see if it looks suspicious

another method to see if the communication is legitimate! Online resources are provided by the Federal Trade Commission on Privacy, Identity & Online Security. Visit these links to learn more.
www.consumer.ftc.gov/scam-alerts
www.consumer.ftc.gov/topics/privacy-identity-online-security

Courtesy of C & O Railroad Credit Union



When in doubt, find out!

Before clicking on anything, contact the person or company by

deadline to turn in an application is Friday - April 16, 2021.

See your school guidance counselor or call us for an application and/or information. Winners are determined by an independent outside committee.

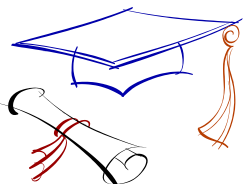
WAYCOSE Holiday Schedule

Monday, January 18	Birthday of Martin Luther King, Jr.
Monday, May 31	Memorial Day
Monday, July 5	Independence Day
Monday, September 6	Labor Day
Thursday, November 11	Veterans Day
Thursday, November 25	Thanksgiving Holiday
Friday, November 26	
Friday, December 24	Christmas Holiday
Monday, December 27	
Friday, December 31	New Year's Holiday
Monday, January 3, 2022	

SCHOLARSHIP TIME IS FAST APPROACHING!!!

Attention: Parents of Graduating Students

The Credit Union is again awarding three non-renewable \$500.00 scholarships to children of WAYCOSE Federal Credit Union members. The



We are on the web!
www.waycosecfu.com

WAYCOSE FEDERAL CREDIT UNION PRIVACY NOTICE

WAYCOSE Federal Credit Union is owned by its members and run by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to their third parties the information we provide to them.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect the following nonpublic personal information about you from a variety of sources and may disclose all their information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transaction with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as our credit-worthiness and credit history.
- From verifications of information, you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with WAYCOSE Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your dates. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.