

# Dearborn County Hospital Federal Credit Union

dchfcu.org

## Spring Vacation Special Up to \$3000 for 24 months

Tier A \$3000 6.00% APR  
Tier B \$2500 6.25% APR  
Tier C \$2000 6.50% APR



### Additional personal loan

Approval, amount & APR subject to credit score greater than 625. Can not be used to refinance. Restrictions Apply Non-renewable.

### DORMANT ACCOUNTS

Any account that **DOES NOT** show activity during any 12 month period will receive a \$3.00 per month dormant account fee.

To avoid this fee is simple-conduct a transaction, for any amount, for each account you have at least once every 12 months!

Members who are **under the age of 18** or **above the age of 65** are exempt from this fee.



Members who currently have TruStage Insurance issued by CMFG Life Insurance Company- don't forget to deposit \$ into your account for your monthly or quarterly payment . If you have questions regarding coverage, want to change billing options or wish to cancel coverage please call (888)380-9287.



No one can achieve the right things in life through a wrong Approach!



### FEE'S BEGINNING APRIL 2018

Check Printing and Printouts Each member will be allowed 12 aggregate per year. After 12 it will be \$2.00 each.

Starting on **October 8, 2018 (Columbus Day)** the Credit Union will be observing **ALL** Federal Holidays. We will be **Closed**. Please plan accordingly. Get your debit card today to have access to your checking account funds.

## Traveling?

Let the credit union know if you will be traveling outside of the tri-state area and plan to use your debit card. We can open your card up so that it will work without issues. If we are not notified, your card will not work.

Contact Us:

Lobby Hours  
Monday - Friday  
8:00am - 5:00pm

Saturday  
8:00am - Noon  
Drive-thru ONLY

Ph # 812-537-8153  
Fax # 812-537-8449

### **YOUR CREDIT UNION STAFF**

Katee L. Goodpaster, CEO

Kim Pitcher, Loan Officer

Julie Theobald, Teller

Amanda Yocum,  
HeadTeller

Amy Ciskowski, Teller

Once a Member.... Always a Member  
.. .EVEN IF YOU SWITCH JOBS!

March 2018

The Credit Union **NO** longer has  
Foreign ATM fees for our debit/ATM  
card holders!



Like us on  
**Facebook**



UNDER:

DEARBORN CO HOSPITAL FEDERAL CREDIT UNION

**Upcoming**

**HOLIDAY CLOSINGS**

**Memorial Day May 28, 2018**

**Independence Day July 4, 2018**

**Labor Day September 3, 2018**



**Beware of Skimming**



Identity Thieves use skimming devices to collect victim's personal information off the magnetic strip of credit or debit cards. The data stored on the magnetic strip is later downloaded to clone your card, use the information to charge items via phone or internet, or they may sell the information to other thieves. In the past skimming was a concern anytime your credit or debit card was not in your direct possession. For instance at a restaurant when your card is out of your possession to pay the tab, if the server is an identity thief, they may scan your card in just seconds on a portable device. Now consumers need to be wary of other small and readily portable skimming devices that are illegally installed on ATM machines and sales terminals like gas pumps. Skimmers fit over the original card reader. As you swipe the card, the information on the magnetic strip is stored. Keypad overlays can be placed directly on top of factory installed keypads at ATM's to copy key strokes and capture your PIN. Some precautions can be taken to help prevent skimming:

- If you hand your credit card to someone, keep a close eye on your card. When the card is returned, verify it is your genuine card.
- Protect your credit card number. Take your receipts with you, and later shred the receipts. When you leave the credit card payment slip at a restaurant, make sure to cover the part with your card number, name, and signature.
- Monitor your credit card bills and balances. If something isn't right, take care of it immediately.
- Try to use ATM's on the inside of businesses, as they are more scrutinized and less vulnerable to tampering.
- Check the colors and materials of the scanning device to make sure it matches up with the ATM or sales terminal. Look for anything that appears to be wrong, out of place, or an add on, such as an extra piece of plastic.
- Pay inside for gas rather than paying at the pump.
- DO NOT share your PIN with anyone.

**If anything looks suspicious, do not use it. It is better to be safe than sorry.**



March 2018