

Metropolitan Services Credit Union



Summer Newsletter

July 2024

Ways to protect yourself from debit card fraud

It is important that you protect yourself and your credit union from financial loss by being vigilant about keeping your debit card safe and reviewing your account for fraudulent activity. If you cannot find your debit card or believe it has been stolen please contact us immediately. If it is after hours and our office is closed you can call our office and the voicemail recording will give you the phone number to call to report your card lost or stolen. That number is:

1-800-535-8440 to report a lost or stolen debit card

The cyber thieves are out there and the security breaches are increasing. Your credit union is doing everything possible to keep your account safe and to close any cards that become compromised as soon as we are aware of the situation. We have to work together to combat this problem.

Regarding the use of your Visa debit card—you should know that your Visa debit card can be used anywhere that takes Visa. Some larger retail stores like Target, Walmart, Cub, etc. allow you to choose CREDIT or DEBIT on your purchases. The difference is this: If you choose CREDIT you must sign for the transaction. If you have the option to use DEBIT (large retailers like Target or Walmart, etc.) no signature is needed, instead you key in your 4 digit PIN. (this is the same number you would use at the ATM machine) We are encouraging our members to use DEBIT when possible because we have experienced much less loss on these types of transactions. Another reason to use the DEBIT with 4 digit PIN is so you can get cash back from your purchase and you can avoid that trip to the ATM machine and any ATM fees.

Remember that your debit card will only work in the 5 state area (MN, WI, ND, SD & IA) unless you notify us that you are traveling. We can make arrangements to activate your card for travel.

Thank you for helping us to keep your account safe and to stop any unnecessary losses. Please write the phone number somewhere prominent or add it to your cell phone contacts 1-800-535-8440.



MEMBERSHIP VERIFICATION

Once per year our Supervisory Committee performs a membership verification, however, this year they have enlisted the services of The Minnesota Credit Union Network to conduct this annual verification.

You will be receiving a mailing from MNCUN in July. If you have questions regarding your account **DO NOT CONTACT THE CREDIT UNION.** Follow the directions specified on your bank statement.

This is one of many audits provided by the Supervisory Committee to help safeguard all member accounts.

ATTENTION ALL MEMBERS



Join Us at Our 85th

ANNUAL MEETING

Date: Wednesday, October 9th, 2024

Location: Tinucci's Restaurant, 396 21st St, Newport, MN 55055

Meeting Schedule:

- 5:30 PM: Registration begins
- 6:00 PM: Indulge in a delectable buffet dinner
- 6:30 PM: Engage in our interactive business meeting
- 7:00 PM: Test your luck with exciting rounds of Bingo
- 8:00 PM: Conclude the evening with smiles and memories

Have Your Say!

Don't miss your chance to participate in the decision-making process! Please remember to cut off your ballot and return it, along with the RSVP form, to the Credit Union by September 15th, 2024.

Pricing: \$20 for valued members, \$10 for new members (accounts opened in 2024), or \$30 for non-members. The credit union is covering the additional meal costs.

BALLOT FOR 2024 OFFICERS

Board
(4 positions open-vote for four)

- Wayne Anderson
- Karen Aguirre
- Art Doherty
- Roger Tatge

Write In _____

Supervisory Committee
(1 position is open-vote for one)

- Ken Rouse

Write In _____

Return ballot by September 15th to:
475 Etna Street #10
Saint Paul, MN 55106
Results announced at the Annual Meeting on October 9th, 2024

2024 ANNUAL MEETING RSVP

Members in attendance

Non-members in attendance

Payment Information

- Check
- Account withdrawal (signature required)
- Account number _____

The cost to attendees will be as follows: \$20 for valued members, \$10 for new members (accounts opened in 2024), or \$30 for non-members.

Total Cost _____

I authorize MSCU to deduct the amount listed above from my savings or checking account.

Signature _____



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