



▶ Do's & DONT's



▶ BEWARE OF SCAMMERS



▶ SPRINT LMCUR

Freedom *Flyer*

FREEDOM 1ST FEDERAL CREDIT UNION

Beware of Scammers

Social media helps create personal and business connections for individuals to do many things such as seeking job opportunities. Scammers can use social media for new prospects. Many of these attacks originate in phishing emails, text messages and phone calls. What is the common factor in these kinds of attacks? A link. Once clicked, the individual is either redirected to a fake website and encouraged to input sensitive information or often, simply by clicking the link, they have already downloaded a virus to their computer or mobile device. The virus will then search the device for information, and even send itself to everyone in your contacts list by pretending to come from you.



DO'S & DONT'S of Security

DO

1. **Be observant when withdrawing cash from ATMs.** Look for wobbly parts and malfunctioning screens as these may indicate the presence of a card skimmer. Contact your card issuer immediately if you inadvertently insert a card into a suspicious ATM.
2. **Know your daily balance for checking and savings accounts.** Even better, sign up for mobile card controls and alerts that notify you of transactions – with the option to block those you don't recognize.
3. **Read the fine print.** Before submitting payment information or even clicking links, double check all URLs and e-mail addresses. Make sure there are no extra commas or other unusual characters. Fraudsters are masters at impersonating brands and individuals. Run frequent virus scans on all home PCs and Android devices as well.

DON'T

1. **Just download apps from anywhere.** There are many unlicensed banking apps out there, and many popular smartphone apps today that appear harmless – but that contain risky code. If you need to access mobile banking, get the app from your credit union's website – not Snapchat.
2. **Believe everything you hear or read.** Fraudsters love to catch people when their resistance is down and frequently attach a sense of urgency to their requests. If someone calls or texts you 'with a very important message from your card issuer,' don't pick up and don't respond. Place a separate call to your card issuer to assess the situation.
3. **Talk to unknown callers.** If you don't recognize the phone number on the other end of the line, don't answer. Fraudsters are aggressive, and there are many tools out there they can use to synthesize human voice now. Don't give away a sample of yours.
4. **Swipe cards.** EMV chip cards and digital wallets like Apple Pay are much more secure than that old magnetic strip. If a business is still asking you to swipe at checkout, shop elsewhere.
5. **Store card numbers on merchant sites you don't frequent for future use.** A breach on any site can send your card data straight to the dark web. Use Visa Checkout and Masterpass instead to protect sensitive card data, and always look for that little lock in your browser window to ensure that a webpage is secure.



With the holidays being right around the corner, Freedom 1st FCU has the answer for all your gift shopping needs! A VISA GIFT CARD! Visa is accepted almost everywhere which is the most convenient gift for a family member or friend! There is a small fee and you can load up to \$1,000.00 onto the VISA gift card. Also, select a design that will fit your gifting needs! Stop in today or give us a call: 316-685-0205



Exciting News!

Freedom 1st FCU Christmas Club Account balances will be deposited into your Freedom 1st FCU savings account on October 1st. Congratulations on your savings for the holidays! Start your savings for 2019 on October 2, 2019.



Information & Statistics

Rates are subject to change. Call the Credit Union to verify current rates.

Vehicles

New Vehicles	APR*
Up to 84 months**	3.25% - 15.00%
Used Vehicles	
Up to 72 months**	3.25% - 15.00%

* Annual Percentage Rate
 ** Terms are based on amount borrowed and collateral

Dividend News 3rd Quarter 2018

Account Type	Dividend Rate	Annual % Yield
Regular Shares	.10%	.10%
Non Personal Shares	.10%	.10%
Youth Share Account	.10%	.10%
IRA Share Builder	.75%	.75%
Christmas Club	.20%	.20%
Money Market*	.30%	.30%

* Money Market rates are for the month of August 2018. September was undeclared at the time of printing.

NOTE: The dividend rate and annual percentage yield are the same on all balances. Contact us for a rate disclosure at (316) 685- 0205 or toll free at 1-877-300-5810.



LOVE MY CREDIT UNION REWARDS



Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.

Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Plus, get a **\$50** loyalty cash reward **every year for every line**

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer

Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app

Allow six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



The 2014 Volkswagen Jetta SE sedan comes with the 170-horsepower 1.8liter four-cylinder engine. This is a 6 speed automatic. Standard features: include leather upholstery, air conditioning, sunroof, tilt/telescoping steering wheel, power windows, and brand new tires! The 2014 Volkswagen is in great condition! Stop in today for a test drive!

STATISTICS

MEMBERS - 2,944
 SHARES - \$28,637,705.30
 LOANS - \$6,491,602.74
 ASSETS - \$33,860,283.86



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<http://www.facebook.com/Freedom1stfcu>

Operating Hours

LOBBY: 9:00 - 4:00 Monday - Friday
 DRIVE THRU: 9:00 - 5:00 Monday - Friday
 MILITARY PAYDAY: 8:30 - 5:00

ADDRESS

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www.freedom1stfcu.org
 Email: info@freedom1stfcu.org

PHONE NUMBER

Main Line 316-685-0205
 Toll Free 1-877-300-5810

Holiday Closings

Columbus Day	October 8
Veterans Day	November 12
Thanksgiving Day	November 22
Christmas Day	December 25

