



Sisseton-Wahpeton Federal Credit Union

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Agency Village, SD 57262

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www.sisseton-wahpetonfcu.com

JANUARY, 2017

Credit Union Services:

E-Services

It's Me 247

CU*Talk

Loans

Vehicle

Secured

Share Secured

Unsecured

Savings

Certificate of Deposit

Direct Deposit

Payroll Deductions

Regular Shares

Christmas Club Accts.

Other:

Coin Counting

Copying Service

Faxing Service

Postage Stamps

Wire Transfers

Money Orders

Student Scholarships

NADA New/Used Guides



EQUAL HOUSING
LENDER

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA

Membership: Sisseton Wahpeton Federal Credit Union is a credit union providing services to those members and employees of the Sisseton-Wahpeton Sioux tribe, employees of area schools, Indian Health Service and bureau of Indian Affairs, Members of organizations of the above.



**WINTER HAS
MET
ITS MATCH**

See Sisseton-Wahpeton FCU
for a low-rate Snowblower Loan

See Sisseton-Wahpeton FCU for
details and qualifications

Some Restrictions May Apply
Federally Insured by NCUA

Sisseton-Wahpeton FCU will be CLOSED
Monday, February 20th in observance
of Presidents' Day.



HURRAY!!!

Lease Loans

Available February 14th

**SEE SISSETON-WAHPETON FCU FOR
DETAILS & QUALIFICATIONS!**

Avoid Identity Theft; Learn How to Recognize Phishing Scam

IRS Taxes. Security. Together. Tax Tip Number 5, December 6, 2016

Simply ask for it. That's the easiest way for an identity thief to steal your personal information.

Each day, people fall victim to phishing scams through emails, texts or phone calls and mistakenly turn over important data. In turn cybercriminals try to use that data to file fraudulent tax returns or commit other crimes.

The Internal Revenue Services, state tax agencies and the tax industry - all partners in the fight against identity theft—urge you to learn to recognize and avoid phishing scams.

It's called "phishing" because thieves attempt to lure you into the scam mainly through impersonations. The scam may claim to be a friend, a company with whom you do business, a prize award - anything to get you to open the email or text. A good general rule: Don't give out personal information based on an unsolicited email request.

Here are a few more basic tips to recognize and avoid a phishing e-mail:

- **It contains a link.** Scammers often pose as the IRS, financial institutions, credit card companies or even tax companies or software providers. They may claim they need you to update your account or ask you to change a password. The email offers a link to a spoofing site that may look similar to the legitimate official website. Do not click on the link. If in doubt, go directly to the legitimate website and access your account.
- **It contains an attachment.** Another option for scammers is to include an attachment to the email. This attachment may be infected with malware that can download malicious software onto your computer without your knowledge. If it's spyware, it can track your keystrokes to obtain information about your passwords, Social Security number, credit cards or other sensitive data. Do not open attachments from sources unknown to you.
- **It's from a government agency.** Scammers attempt to frighten people into opening email links by posing as government agencies. Thieves often try to imitate the IRS and other government agencies.
- **It's an "off" email from a friend.** Scammers also hack email accounts and try to leverage the stolen email addresses. You may receive an email from a "friend" that just doesn't seem right. It may be missing a subject for the subject line or contain odd requests or language. If it seems off, avoid it and do not click on any links.
- **It has a lookalike URL.** The questionable email may try to trick you with the URL. For example, instead of www.irs.gov, it may be a false lookalike such as www.irs.gov.maliciousname.com. You can place your cursor over the text to view a pop-up of the real URL.
- **Use security features.** Your browser and email provider generally will have anti-spam and phishing features. Make sure you use all of your security software features.

Opening a phishing email and clicking on the link or attachment is one of the most common ways thieves are able not just steal your identity or personal information but also enter into your computer network and create other mischief.

Learning to recognize and avoid phishing emails - and sharing that knowledge with your family members and friends - is critical to combating identity theft and data loss.

Products & Services Available at SWFCU

MONEY ORDERS:

\$1.00 - \$499.00 = \$1.00
\$500 - \$1,000.00 = \$2.00

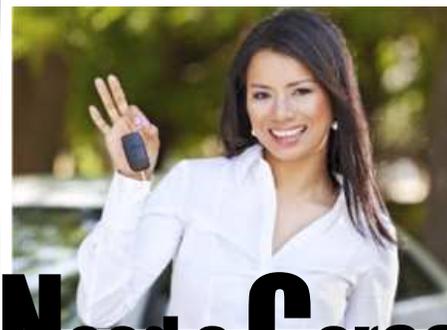
STAMPS

CHECK CASHING FEES:

\$1.00 per \$500.00
Up to \$500.00 = \$1.00
\$500.01 - \$1,000 = \$2.00
\$1,000.01 - \$1,500 = \$3.00

NO LIMIT

SHARE CERTIFICATES (CDs)



Need a Car?? Need a Loan?

See
Sisseton-Wahpeton FCU
for your next vehicle loan!!

REMINDER:

If you have a change of address or phone number, please notify the Credit Union, either by mail or in person.