



Morrisons Cove 1st FCU

Make Us Your 1st Choice

December 31,2025

7533 Woodbury Pike Roaring Spring, PA 16673
Phone: (814) 224-2744 or Toll-free (800) 224-5382 Fax: (814) 224-5080 E-mail: lhamm@mcove1stfcu.com Website: www.mcove1stfcu.com

Lobby Hours:

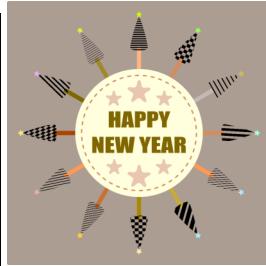
Monday, Tuesday, Wednesday & Friday: 9 am to 4:30 pm

Thursday: 9 am to 6 pm

Drive Thru Hours:

Monday, Tuesday, Wednesday, & Friday: 9 AM - 5 PM

Thursday: 9 AM - 6 PM



From all the staff here at Morrisons Cove 1st FCU, we would like to wish you a Happy New Year. We look forward to providing you with quality service and helping you with all your financial needs in this new year.

We offer a wide range of services including: Share Draft Accounts, Share Accounts, Signature loans, Home Equity loans, Auto Loans, Mobile Banking with Remote Deposit Capture, IRA's, Share Certificates. For more information on our benefits stop into our location or call (814)-224-2744.

E-Statements
No more waiting for the mail to get your statement. Stop in today and sign up with one of our MSRs and get a \$2.00 credit.

Winter 2026 Holiday Closing Dates

Monday January 19, 2026 for Martin Luther King Jr. Day

Monday February 16, 2026 for Presidents Day

IRA Rate - 1.50% APR.
Dividend Rate - .25 %APR

Credit Union Report Card

- **Total Assets - 58,217,293**
- **Total Loans - 22,459,452**
- **Total Members - 4,360**

All members of Morrisons Cove 1st FCU are eligible to serve on the Board of Directors!

Directors must:

- Be a member in good standing of the credit union.
- Be at least 21 years of age.
- Have at least a working familiarity with basic finance and accounting practices at the time of election or within six months after being elected.
- Administer the affairs of the Federal credit union fairly and impartially and without discrimination in favor of or against any particular member.
- Be able to attend regular monthly meetings, held on the 4th Monday of every month at 4:00pm.

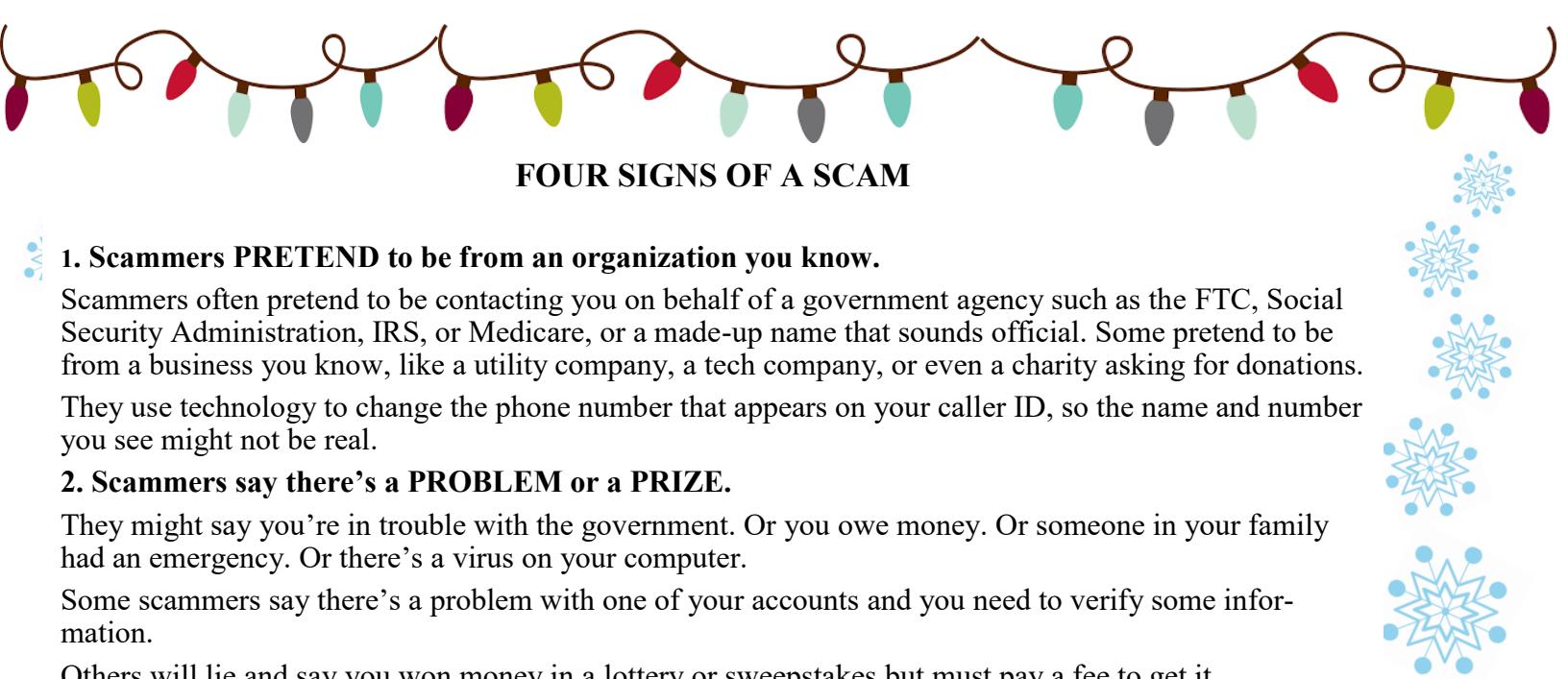
Interested members must submit a brief statement of their qualifications and biographical information, along with a petition signed by 44 members of the credit union (approximately 1% of the membership), no later than February 24, 2025.

- Petitions are available at the credit union.
- Please note:
- Members must be at least 18 years old to sign the petition.
- Immediate family members or persons living in the same household as a credit union employee are not eligible to serve on the board of directors.
- The term of office of a director is three years.

**Inside this issue:**

Lobby Hours	1
Happy New Year	1
Account Accuracy	1
C.U. Report Card	1
E-Statements	1
FOUR signs of a scam	2
How to avoid a scam	2
Lost/Stolen Card Numbers	2





FOUR SIGNS OF A SCAM

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of a government agency such as the FTC, Social Security Administration, IRS, or Medicare, or a made-up name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID, so the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and you need to verify some information.

Others will lie and say you won money in a lottery or sweepstakes but must pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

AND—How To Avoid a Scam

Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Lost or Stolen Cards

Lost/Stolen Debit Card? Please call

1-800-500-1044

Lost/Stolen Credit Card? Please call

1-800-543-5073