



Morrisons Cove 1st FCU

Make Us Your 1st Choice

December 31, 2024

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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. For more information on our benefits stop into our location or call 814-224-2744.

Winter 2025 Holiday Closing Dates

Monday January 20, 2025 for
Martin Luther King Jr. Day

Monday February 17, 2025 for
Presidents Day

REMEMBER

Once a member
always a member,
even though you no
longer work or have
retired from the
original SEG.

IRA Rate - .75% APR.

Dividend Rate - .15 %APR

Credit Union Report Card

- Total Assets - 56,574,207
- Total Loans - 24,253,070
- Total Members - 4,429

Keeping your account information accurate and up to date.

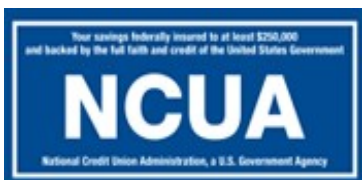
**We will be reviewing our accounts for accuracy in the new year.
We encourage you to do the same.**

Have you recently moved and need to update your address?

Do you need to check and see who is on your account as a joint owner?

Has a joint owner recently passed away and we need to remove them from your account and update your information?

These are a few examples of things we will be looking for. If you have any questions please feel free to reach out and we will try to help in anyway we can.



To insure your transaction has been done accurately, please check your receipt before leaving. If there is a problem, please return immediately to the window where the transaction was performed.

Inside this issue:

Lobby Hours	1
Happy New Year	1
Account Accuracy	1
C.U. Report Card	1
If your SS# is stolen	2
Dormant Accounts	2
E-statements	2





What to do if your Social Security number is stolen



If you have reason to believe that your Social Security number has been stolen, [contact the SSA](#) and ask for guidance. What might that look like?

Let's say you try to sign up for Social Security benefits, only to find that there's already a benefits application for you on file. That's the sort of thing you'll want to try to get ahead of.

Similarly, let's say you've been getting Social Security benefits on a monthly basis, only suddenly, those payments stop. That, too, is a situation to investigate immediately.

Now, if your Social Security number has been used to do things like open a new credit card in your name, that's not really something the SSA can assist with. In that case, you'd want to go to [IdentityTheft.gov](#) to report that activity. That site is managed by the Federal Trade Commission. You may also want to contact the IRS if you feel your Social Security number has been associated with any sort of tax fraud.

It's unfortunate that criminals can do a lot of bad things with a Social Security number. And the consequences of having yours stolen could be impactful whether you're of retirement age or not. That's why it's so important to do what you can to safeguard that number -- and also to know what to do if it does fall into the wrong hands.



*****E-STATEMENTS...*****

DID YOU KNOW THAT WE OFFER E-STATEMENTS, NO MORE WAITING FOR THE MAIL TO COME TO BALANCE YOUR ACCOUNT. STOP IN TODAY AND ONE OF OUR MSR's WILL BE MORE THAN WILLING TO HELP YOU GET SIGNED UP TODAY! ADDED BONUS... YOU WILL GET A \$2.00 CREDIT IF YOU SIGN UP FOR THIS SERVICE.

DORMANT ACCOUNTS

Did you know that all it takes is \$5.00 to maintain your membership in Morrisons Cove 1st FCU? That's right! As long as you maintain \$5.00 in your primary share account, you are eligible to take advantage of all the privileges of being a member/owner of your Credit Union, like great loan rates, online banking, and the opportunity to vote for (or serve on!) the Board of Directors. We value our members and want to be a lifelong partner in your financial journey. In order for us to serve you, it's important that you keep your accounts from going dormant, which happens after 12 consecutive months without any activity. After 24 months of inactivity, the account will start to incur a fee of \$5.00 per month until it is depleted below the minimum membership amount of \$5.00. When that happens, the account will be closed and you will forfeit your membership with the Credit Union. We would hate to see that happen! All it takes to keep your account active is a small deposit to, or withdrawal from, the account once per year. We do send out a reminder to warn you that dormant account fee will soon be charged – if you get one of these letters, come visit us to make a small transaction and reacquaint yourself with the perks of Credit Union membership.



<p><u>Lost or Stolen Cards</u> Lost/Stolen Debit Card? Please call 1-800-500-1044 Lost/Stolen Credit Card? Please call 1-800-543-5073</p> <p>To report a lost or stolen card during normal</p>
