



Morrisons Cove 1st FCU

Make Us Your 1st Choice

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PHONE PASSCODES...

Several years ago we implemented a phone passcode for all members. We mailed these to our membership. The purpose of these numbers are so that when you call us on the phone we can identify you. We recently have been getting a lot of phone calls where people don't have them or don't know what the number is. We are going to be asking when you visit the office if you know your number. If you do not we will give it to you at that time. We can also email the passcode to our members who have an email on file with us. It will be sent encrypted. We are hoping that chatting with you in office or via email we can get as many passcodes out as possible. When you get this newsletter if you do not know your phone passcode number please call the office and we will gladly get it in the mail or email (as long as we have an email on file) it to you that day. This will be a 2 digit code so it won't be hard to remember. If you are a more current member you could find this number written on the Membership Card you got when opening your account with us.

Lobby Hours:

Monday, Tuesday, Wednesday,

& Friday: 9AM—4:30PM

Thursday: 9 AM— 6 PM

Drive Thru Hours:

Monday, Tuesday, Wednesday,

& Friday: 9 AM - 5 PM

Thursday: 9 AM - 6 PM

Summer 2025 Holiday Closing Dates

Friday July 4, 2025
Independence Day

Monday September 1, 2025
Labor Day

IRA Rate - .1.50% APR (APY)

Dividend Rate - .25% APR (.25% APY)

Credit Union Report Card

- *Total Assets - \$57,401,041*
- *Total Loans - \$22,231,180*
- *Total Members - 4,366*

Make sure to update your contact information !!!

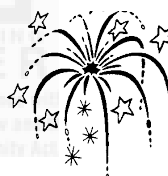
In order for us to keep our member information up to date, the credit union needs to have a current address as well as a primary phone number to reach you! This will help us to serve you better, and will ensure that you do not miss out on getting your statement or special mailing we may mail out. We are also working to update our system with our members Drivers License and E-mails. If you are in and a MSR asks for your ID don't be alarmed we are trying to scan all members ID's into our system so we have another method of verifying your identity to ensure we are working with the correct member.

Vacation Clubs

We are now offering a Vacation Club that will run from April to April. This club will allow you to save for vacation but still be a little flexible with your withdrawals, You will be able to make 3 free withdrawals during the term of the club for your vacation needs. If you let the club go the full term the funds will be transferred to your savings the second week of April.

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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.

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

Lost or Stolen Cards

Lost/Stolen Debit Card? Please call

1-800-500-1044

Lost/Stolen Credit Card? Please call

1-800-543-5073

To report a lost or stolen card during normal business hours, please contact our office at **814-224-2744** or **800-224-5382**.



Do you have a STRONG password?

If you're looking for a way to protect your data and your personal information the answer might be easier than you think - simply enforce a strong password.

What makes a strong password? There are many components:

- A minimum of eight characters (the more the better!)
- A mixture of both uppercase and lowercase letters
- A mixture of letters and numbers
- Use of at least one special character (ex: ! @ # \$)

In addition to the various characters, a strong password should not contain any personal information or too many repeated characters (ex: AAA, 111).

We recommend using a passphrase, which is a phrase instead of just a word. For example, you can start with the phrase "My two sons play ball," then add some of the components listed above to make the phrase more complex. In this example, a strong passphrase would be My2SonsPl@yB@ll.

Remember, long, complex passphrases are easier for you to remember and harder for hackers to crack. If you follow these rules and make sure to change your passwords regularly, you have a better chance of protecting your credit union's sensitive information!



ATTENTION STUDENTS !!!!

Don't forget to bring those 4th Marking Period Report Cards into the Credit Union and take advantage of our

"Pays to get 'A's' Program"

We will give you \$5.00 per "A" up to 5 "A's" as long as parent or guardian match that \$5.00. If you don't have a savings account stop in with a parent and your Social Security card and we can get you one set up with a minimum deposit of \$5.00