

FOCUS



WINTER 2019 » WWW.CHAFFEY.COM

A Message from Kevin

It's hard to believe that there are only a few weeks left of the calendar year! While we're ending the last quarter of 2018, there are still a few exciting events taking place through the credit union for our members and community. Here are a few highlights of recent and upcoming happenings:

- Since this past May, we've hosted two Bite of Reality events through Chaffey Unified School District. Events were held for over 560 students at Etiwanda High School and Ontario High School. Bite of Reality is a hands-on financial simulation that allows students to play the role of an adult managing a budget in the



areas of housing, transportation, childcare, entertainment, clothing and more.

- Chaffey's credit card conversion was completed in June. We are happy with the outcome and excited about the enhancements that it provides. Members will now receive fraud alerts via text if there are any suspicious activities found on their cards. Transactions in question can easily be approved by replying "yes" to the text.
- We have a committee of employees who are working hard to ensure that all our products and services provide the best value for our members. There will be many new features and benefits, including a credit monitoring and identity restoration program for members who are impacted by any identity theft or breach event.

We have relaunched our commitment to a strong social media presence. Please follow us on Facebook, Instagram and/or Twitter for the latest news and events.

Kevin Posey

Chaffey Federal Credit Union, President

Protect Yourself from Identity Thieves

Identity theft is one of the fastest growing crimes in the country. Along with providing you with a few tips below, we have a privacy policy to help ensure that your identity is safe at Chaffey. Chaffey will also be rolling out an identity theft protection service to members in early 2019.

- Keep your Social Security card and passport in a safe place. Don't keep them with you unless absolutely necessary.
- Do not share your password with others and avoid using it for multiple sites.
- Promptly compare receipts with account statements. Watch for unauthorized transactions.



- Shred receipts, credit offers, account statements and expired credit cards.
- Regularly review your credit reports to confirm data. You can order one report per year from each credit bureau through www.annualcreditreport.com.
- Do not give out personal information by phone unless you initiate the call or know the person.
- Report lost or stolen checks and/or credit cards immediately.

To learn more about protecting yourself from identity theft, contact Chaffey Federal Credit Union at (909) 986-4552 or visit one of our branches.

STAY CONNECTED

PHONE (909) 986 4552 or (626) 968 9329

FAX (909) 949 3840

MAIL P.O. Box 700, Upland, CA 91785

WEB www.chaffey.com

EMAIL chaffeymail@chaffey.com

CHAT ONLINE AT
WWW.CHAFFEY.COM

BRANCH AND CHAT HOURS:

Monday: 8am 5pm

Tuesday - Thursday: 9am 5pm

Friday: 8am 6pm

Saturday: 9am 1pm

(West Covina and Rancho Cucamonga only)

VISIT US

BRANCH & ATM LOCATIONS

Upland Branch

1024 W. Foothill Blvd., Upland

Rancho Cucamonga Branch

9679 Baseline Rd., Rancho Cucamonga

West Covina Branch

2333 S. Azusa Ave., West Covina

OVER 30,000 CO OP® ATMS AND 5,000 SHARED BRANCHES

CO OP's 30,000+ ATMs and 5,000+ shared branches mean you have more direct, surcharge free access to your money. Text a ZIP code to 91989 to find nearby ATM and shared branch locations.

Please visit www.chaffey.com for complete branch information and business hours.

Information in this newsletter is subject to change.
Visit www.chaffey.com for current rates and information.
All loans are subject to credit approval.

HOLIDAYS

CLOSED

Tuesday, December 25

Christmas Day

Monday, January 21

Martin Luther King Jr. Day

Monday, February 18

Presidents Day

IN THE COMMUNITY

Chaffey Federal Credit Union is proud to be part of the local community! Over the past few months, we've hosted and participated in numerous school, charity and community events. These include International Credit Union Day®, Bite of Reality, Megan's Wings, the E3 Foundation's 5K and the Foothill Family Shelter Fundraiser. We thank everyone who has helped make these programs possible!



SOCIAL MEDIA TIPS FOR TEENS & TWEENS

Social media can be a great way to stay connected to friends and family members. With the majority of teens and tweens also using social media, here are some points and tips that parents should consider sharing with their kids to help them stay safe.

- 1) College admissions and recruiters often use social media as an "online resume." In a U.S. article, it was stated that over 1/3 of college admissions officers consider social media accounts before making an admission decision.
- 2) Once published, a post, photo or video may not be able to be completely deleted. Screenshots and other sharing methods make it nearly impossible to ensure total deletion. You often can't take back what you say (or show) on social media.
- 3) Cyberbullying is a common example of what happens when social media is used in a negative way. Kids should be taught to speak up if they witness cyberbullying, or if they become victims themselves.
- 4) Don't post private information about yourself that a thief could use to steal your identity.
- 5) Be picky about whom you accept as a friend or follower.
- 6) Tell your friends or family members if they post something about you that you don't want online.