

The Electric *frecu* Connection

July 2017

LET US HELP YOU
sail away!

Dreaming of sailing away into the ocean blue?
Now you can! We're offering convenient new,
used or refinanced boat loans* at rates as low as

4.55% APR** and terms up to
72 months!

Let us help you sail away – Apply for your boat
loan today at: **www.frecu.org** or call us anytime
at **1.850.877.6168**.

*All loans subject to credit approval. Offer only applies to boats 2012 or newer. Refinanced applies to boats financed at other institutions, current FRECU boat loans do not qualify for refinancing. Offer subject to being removed without prior notice.

**Annual Percentage Rate

DO YOU HAVE FREE CHECKING?

You could if you switch your account to FRECU!

If you have a checking account at FRECU, we don't make you pay a bunch of hidden costs and fees. When we say free checking, we really mean it. Take a look at what we offer...and what we don't!

Here's what we offer:

- Paid quarterly dividends on the account? – **YES!**
- Overdraft protection? – **YES!**
- Direct deposit & payroll deduction? – **YES!**

Here's what we don't offer:

- Monthly service charge? – **NO!**
- Per check charges? – **NO!**
- Minimum balance requirement? – **NO!**

If you want to eliminate the charges you're likely paying at another financial institution for your checking, switch your account to FRECU today!

For more information, visit **www.frecu.org**.



Florida Rural Electric Credit Union

MAIN OFFICE:
2916 Apalachee Parkway
Tallahassee, FL 32301
850-877-6168 Phone
800-542-1246 Toll Free
850-671-6627 Fax

Hours:
Monday – Friday:
8:00 a.m. – 5:00 p.m. EST

CLAY BRANCH:
55 SW Citrus Ave.
Keystone Heights, FL 32656
352-327-9194 Phone

MAILING ADDRESS:
P.O. Box 1697
Tallahassee, FL 32302

www.frecu.org

Holiday Closings

Independence Day
July 4

Labor Day
September 4th

Financial Statistics

as of 1/31/17

Total Assets:
\$ 29,151,985.09

Total Deposits:
\$ 23,164,611.89

Total Loans:
\$ 15,960,377.90

Total Members:
3763

ACCESS YOUR ACCOUNTS AROUND THE CLOCK AND AROUND THE WORLD!

Whether you are enjoying a long excursion abroad, soaking up the rays beachside in the Keys, or making the most of a summer staycation, you can keep in touch with your funds around the clock with our convenient access options:

Easy Ways to Access

- Online Banking & Bill Pay www.frecu.org
- Audio Response **1.877.842.6168**
- ATM Access

Easy Ways to Pay

- VISA® Credit Card
- VISA® Debit Card

We're always here when you need us, no matter how far you go. Visit www.frecu.org for more information on any of our remote access services.



Don't fall victim to an imposter scam!

Imposter scams are on the rise according to the Federal Trade Commission's (FTC) latest report. For the first time, imposter scams surpassed identity theft as the second most common category of consumer complaints. Although the scams come in many varieties, they tend to involve a scammer phoning a consumer pretending to be someone trustworthy, such as a government official, to convince a consumer to send money. To help battle this growing issue, the FTC has noted the following prevention tips for consumers:

- 1. Don't wire money.** Scammers encourage consumers to wire money or send prepaid debit cards because it's like sending cash and once it's gone, it cannot be traced.
- 2. Don't pay for a prize.** If you enter a legitimate sweepstakes, you don't have to pay insurance, taxes or shipping charges to collect your prize. If you have to pay, it is not a prize. And if you didn't enter a sweepstakes or lottery, then you can't have won.
- 3. Don't give out personal information.** Never give out sensitive information including your bank account, credit card or SSN unless you know who you are dealing with and you initiated the call.
- 4. Don't trust a name or number.** Criminals use official sounding names to gain trust. It is illegal for any promoter to lie about an affiliation with, or endorsement by, a government agency or other well-known organization. No legitimate government official will ask you to send money to collect a prize, fix your computer or the like.
- 5. Put your number on the National Do Not Call Registry at donotcall.gov.** Most legitimate sales people generally honor the list, but scammers ignore it. Putting your number on the list helps to 'screen' your calls for legitimacy and reduce the number of telemarketing calls you get.

If you do get a call from a government imposter, file a complaint at ftc.gov/complaint and include the date and time of call; name of the agency the imposter used; what they tell you including the amount of money and payment method they requested; phone number of the call and any other details of the call. This information can help law enforcement to track the information and identify the callers.

Find more information at www.consumer.ftc.gov.



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by NCUA