

The Electric Connection *frecu*

October 2016

STUFF YOUR STOCKINGS EASIER THIS YEAR BY APPLYING FOR OUR LOW RATE HOLIDAY LOAN*!

Florida Rural Electric Credit Union members can borrow up to \$1,200 to help with all of those holiday expenses!

With our holiday loan you can:

- Borrow up to **\$1,200**
- For **12 months**
- At as low as **9.9% APR****

This offer is available from **November 1 through December 16, 2016**. For more information, call the credit union at **850-877-6168** or visit www.frecu.org today!

**All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms. Maximum aggregate unsecured loan amount per member is \$20,000. Offer subject to being removed without prior notice.*

*** Annual Percentage Rate.*



JOY TO YOUR WALLET

OUR HOLIDAY SKIP-A-PAYMENT PROGRAM* IS HERE!

To help you out with the expensive holiday season, we're offering you the chance to skip a payment on any or all loans in good standing (excluding real estate loans, student loans and credit card accounts) for the month(s) of November or December.

Here's how it works:

- Processing fee of \$25 per loan applies. Fee may be deducted from your savings account.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Visit www.frecu.org to print a skip-a-pay form. Fax the completed form to us at (850) 671-6627.

**All Florida Rural Electric Credit Union accounts must be in good standing. All real estate, credit card, student loan, and delinquent loans are excluded. Your request must be received at least ten days prior to the due date of your loan. Participating in the Skip-A-Payment program will extend the life of your loan.*



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

Hours:
Monday – Tuesday:
Thursday – Friday:
7:45 a.m. – 5:15 p.m.
Wednesday:
7:45 a.m. – 12:15 p.m.

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

www.frecu.org

Holiday Closings

Columbus Day:
October 10

Veterans Day:
November 11

Thanksgiving:
November 24 & 25

Christmas:
December 26

New Year's Day:
January 2

Financial Statistics

as of 6/30/16

Total Assets:
\$ 28,618,163.62

Total Deposits:
\$ 22,699,352.94

Total Loans:
\$ 15,272,611.85

Total number of loans:
2440

Total Members:
3839



Federally insured
by NCUA

DITCH THAT HIGH INTEREST CREDIT CARD AND SWITCH TO OUR LOW INTEREST VISA® CARD TODAY!

Make the switch to our low interest credit card and you can enjoy:

- **Low 12.00% APR***
- **No annual fee**
- **No fee for cash advances****
- **28-day grace period on all purchases**
- **Member service available 24/7**
- **8.49% APR on balance transfers for the life of the transfer**

Ditch and switch today! Visit www.frecu.org or call **850-877-6168** for more information.

*Annual Percentage Rate. **Interest accrues from date of the advance.



'Tis the season for **SAFE** online shopping 10 Tips to remember!

Don't fall victim to online fraudulent activity during the busy shopping season. Stay safe by keeping these online shopping tips in mind!

1. Research all websites and retailers you're purchasing from to ensure legitimacy.
2. Take care when entering personal information online and only complete those fields necessary to make the purchase.
3. Always make sure the site you are on is security enabled with a web address that begins with https://.
4. Review retailers' return and other policies to understand what happens if the product doesn't arrive or isn't right.
5. Use a safe payment option – Credit cards are typically the safest as they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.
6. Be smart about purchases you conduct over public Wi-Fi connections and adjust any security settings on your device to limit who can access your phone.
7. Run the most current version of software and apps to keep all your web-connected devices free from malware and infections.
8. Turn on two-step authentication where possible for added security.
9. Use a strong password that is a sentence and at least 12 characters long where possible.
10. Create a unique password for every account.

For more tips on safe cyber shopping, visit Staysafeonline.org.