



Fall Update

September 2017

District One Highway Credit Union

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Credit Union Website - www.district1hwycu.org

Equifax Breach



District One Highway Credit Union reports credit information to and obtains credit information from TransUnion. We do not use Equifax, which is one of the major credit reporting agencies. Information regarding a cybersecurity incident involving Equifax was released on September 7, 2017. According to the information the credit union received, the incident may have potentially impacted 143 million U.S. consumers. Criminals gained access to certain Equifax files and based on the company's investigation, the unauthorized access occurred from mid-May through July 2017. Information accessed primarily includes names, social security numbers, birth dates, addresses, and in some instances, driver's license numbers and credit card numbers for approximately 209,000 U.S. consumers. According to the article, Equifax has engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion. This breach is the largest in respect to the severity of personal information taken, it is reported that 44% of Americans are affected and the potential for the personal information to be sold and resold on the dark web is a real threat.

Here are some practical tips for individuals whose information may be compromised:

- Monitor personal credit reports, monthly credit cards statements, and credit union/bank accounts. Look for address or phone number changes, any unauthorized activity, and any charges you do not recognize.
- Consider placing a credit freeze on your files. This will make it harder for someone to open a new account in your name. However, it won't prevent a thief from trying to use your existing accounts.
- File your taxes early - file as soon as you have the tax information you need. Scammers may try to use your social security number to get a tax refund. Respond to letters from the IRS.
- Check your credit report at least annually - it is free from each of the three credit reporting agencies once each year thru annualcreditreport.com

For more details regarding the Equifax Breach and ways to protect yourself, go to

<https://www.equifaxsecurity2017.com/>

**Savings rate increased to .60% for 3rd Quarter 2017 and
IRA rate increased to 1.25% for 4th Quarter 2017**

Dividend Rates & Loan Interest Rates

Savings & Christmas Club (3rd quarter)	0.60 %
Traditional, Roth & educational IRA's (4th Quarter)	0.60 % APY
	1.25 %
	1.26 % APY
Share Backed	2.49 % APR
New Vehicle **	2.99 % APR
Used Vehicle - 2 yrs & less	2.99 % APR
Used Vehicles - 3-5 yrs	3.99 % APR
Used Vehicles - Over 5 yrs	4.99 % APR
Household Goods	8.00 % APR
Other Collateral	8.00 % APR
Flexiloan	11.00 % APR
Signature	11.00 % APR
MasterCard	9.90 % APR
Home Equity	4.00 % APR
	Variable - Current rate as of July 1, 2017

** Current year untitled models, maximum term 72 months. Current year & previous year models, maximum 60 months @ stated rate, longer term - slightly higher rate.

Christmas Club Accounts

The holidays will be here before you know it. The Christmas Club is a great way to save during the year, so you can get an early start on SHOPPING!!

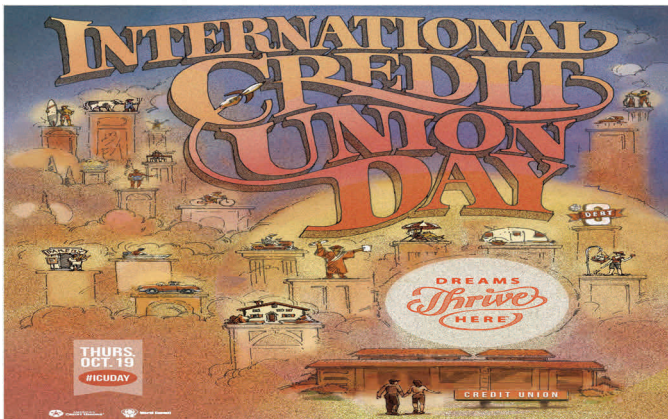
Christmas Club checks will be mailed in October.

I know some retirees' Christmas Club accounts stopped receiving deposits in December when MPERS stopped sending the payroll deduction to the credit union. If any credit union member is interested in starting or restarting a Christmas Club account give us a call. There are several deposit options available.

Happy Christmas shopping !!

Holiday Observance Fall/Winter 2017

October 9 - Columbus Day
November 10 - Veterans Day
November 23 & 24 - Thanksgiving
December 25 - Christmas Day
January 1 - New Year's Day



October 19th - Join us for COOKIES!!

The Credit Union will be closed

Thursday 23rd & Friday 24th

In November

for the THANKSGIVING HOLIDAY

CREDIT CARD INFORMATION

Did you know you can access your VISA credit card information online? Go to www.ezcardinfo.com and register for online access to your account, you can view your account and make payments to your VISA credit card. If you need to check the balance on your card, you can call 1-800-322-8472. If you have a lost or stolen credit card, you can call 1-727-570-4881.

We Have New Email Addresses

info@district1hwycu.com - This email is a shared email that goes to Megan, Theresa, and Robin.

megan@district1hwycu.com - Megan Cassity (Loan Officer)

theresa@district1hwycu.com - Theresa Nester (Member Service)

robin@district1hwycu.com - Robin Shurtleff (President)

Please use our new email addresses when corresponding with the credit union.

GO PAPERLESS WITH E-STATEMENTS !!! GO PAPERLESS WITH E-STATEMENTS !!! GO PAPERLESS WITH E-STATEMENTS !!!

*We know some of you are reading your newsletters,
because your immediate family member has joined
the credit union — but what about the rest of you? We
haven't seen your immediate family yet.
Send them in . . . They are . . .*

*spouse, CHILD, sibling, parent,
grandparent, grandchild,
aunt, uncle, niece,
nephew, first cousin, legal
guardian and includes step, in-law, and
legally adoptive relationships.*

Whew - that is a lot of **different** family relationships.

That's right they can all be part of this credit union.