

# The First Community Insider

Celebrating 84 Years of Member Service ♦ [www.firstccu.com](http://www.firstccu.com) ♦ [jkgill@firstccu.com](mailto:jkgill@firstccu.com)  
Beloit ♦ Janesville ♦ Monroe ♦ Rockford ♦ Toll-Free 800-828-5923 ♦ March 2017



## No Better Time To Purchase a Home or Refinance!

The great news is that home prices are on the rise. The bad news is so are mortgage rates. It's a great time to consider purchasing your first home or upgrade to a newer home. The mortgage professionals at FirstCCU offer programs for all of your mortgage needs and pride themselves on helping you work through the process. It's super easy to get the process started, simply stop in at any FirstCCU branch office or call 1-800-828-5923 and ask for the mortgage department.

## Looking at Home Improvements?

FirstCCU has recently revamped our second mortgage loan program, making a great program even better. So if you are looking to spruce up the house or do some remodeling we have a second mortgage or home equity line that will work for you.

This process is also fast and easy. To get started simply stop in at your local FirstCCU branch office for details.

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## Did You Know FirstCCU Has Over 5,100 Branches? Kinda

Personalized service is a major benefit of banking at First Community Credit Union, and you don't have to sacrifice convenience to get it. Take advantage of FirstCCU's shared branching services through CO-OP Shared Branch and you can access your account at any of the 5,100 credit union branches nationwide, just as if you were visiting one of our own.



Look for the CO-OP Shared Branch logo to find shared branches near you.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to FirstCCU. This is a huge benefit to our members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you. At a CO-OP Shared Branch location you can make deposits and withdrawals, make loan payments and receive loan advances. You can find locations at [www.co-opcreditunions.org/locator/](http://www.co-opcreditunions.org/locator/) or download the smart phone shared branching app.



## Kenneth Courts Does Investments Too!



Now that tax season is winding down, it's time for Kenneth Courts to put on his other hat that of Investment Planner. Kenneth's unique skill set allows him to advise of the ramification of many financial decisions. Some of these include; What's the impact if I decide to retire early? What is the impact of purchasing a second home? Should I payoff my mortgage before I retire? Am I saving enough to retire the way I want to? These are just some of the questions that Kenneth runs across on a daily basis. He would love to schedule a time where he can address these questions and any others that you might have. Life is full of events that impact your tax return and your retirement. As a member of First Community Credit Union, stop in and see our Tax Advisor, Kenneth Courts, who will help you understand your situation better from the tax code perspective, in order to help you minimize your overall liability. All at no cost to you! Don't forget. Make your appointment today by calling 262-510-2226.

## FirstCCU Takes Fraud Prevention Seriously



Unfortunately in today's world fraud is an everyday occurrence. That is why we continually evaluate systems and make changes to increase security. The challenge here is when security is increased it can also decrease the usability of the card. This makes for a continual balancing act. We have recently upgraded our fraud scoring software in the debit card area. We now score 100% of the debit card transactions that are processed by our members. This calculates the potential of that transaction being fraudulent. On occasion, a legitimate transaction may be declined. This is called a false positive.

There are a few things that you can do to lower the likelihood of a false positive. First, much of the scoring is based on where the card is being used geographically. If you are planning on being outside of your local area, please contact us BEFORE you go. We can exempt the card from some of this scoring to increase the likelihood of a positive transaction. Another important thing to remember is that when a suspicious transaction is detected a call will be made to you confirming that you did the transaction. The call will come from 877-254-8964. At this point, they will seek to verify that you originated the suspicious transaction. If you do not answer the call, the card will be suspended to protect all of us. If you confirm that you made the transaction the suspension is immediately released. It is super IMPORTANT that we have current contact information so we can minimize any inconvenience to you. If they can not contact you by phone, they will mail you the suspension notice which will disable your card until you notify the credit union. Last but not least, please review your account activity online or on our mobile app. Many times fraudsters will send through small transactions to test an account, if you see these please contact us immediately.

*Working together we can reduce fraud and make your debit card experience even better.*

## E-Alerts Awesome Fraud Fighter!!

As part of our home banking upgrade, we added E-Alerts which allow members to configure certain criteria on their account. When any of these criteria are met an alert is sent out via email to the email address on file. There are many different alerts available including low balance, transaction amount over \$XX, debit transaction clearing and much more. In all, there are over 20 different alerts that can be set. If you are a mobile banking user you can have the alerts sent to your mobile phone instead of your email address. Any alert that you set can be turned on and off at your convenience.

**Fraud Fighter** - We have only had this product for a couple of months and have already had people contact us about questionable transactions trying to

clear their account. Obviously the faster we learn of a problem the easier it is to stop. The CFPB lists E-Alerts as the number one way to safeguard your account. Why not take a minute to set an alert on your account and protect yourself and your credit union. Please note that if you change your email address or mobile phone number you need to change it on our system too!!!

**Loans Made Easy! Apply Free 24/7 at FirstCCU.com**