



# Member News

## Summer 2017



## Make Us Your Summer Loan Stop

New cars, weddings, parties, and home updates and repairs are on many of our summer to-do lists. Come to C & O United Credit Union to get great rates on all the money you need this summer. Have a car loan right now? Call us! We may be able to refinance your vehicle loan and save you money on interest over the life of your loan! Call (859) 331-3447 today and talk to one of our friendly member service representatives. It doesn't cost you anything to see what you can save! If you have a lot of summer projects, consider a Home Equity Loan. Use the equity in your home to your advantage to get the money you need. Call us today! We'd be happy to discuss your financial needs and help you come up with the best solution!

## Share the Savings

Credit Unions really are the bee's knees. Lower loan rates, friendly service, free products and services. Saving money with C&O United Credit Union is so easy, it just comes as second nature to our members. Unfortunately, not everyone knows how wonderful banking at a credit union can be. So, we are asking you to spread the word.

C&O United Credit Union is a community charter! That means, anyone who lives, works or worships in the northern Kentucky counties can have an account at C&O United Credit Union! Tell your family, neighbors and friends about our loan rates and free products and services! Let's share the love and spread the savings to all.

## Loan Rates

**Get a New Vehicle for  
As Low As**

**1.99% APR\***

for 24-month term with direct deposit  
and A+ paper.

**Get a Used Vehicle for  
As Low As**

**3.24% APR\***

for 24-month term with direct deposit  
and A+ paper.

**Get a Home Equity Loan for  
As Low As**

**4.25% APR\***

with 80% LTV and \$50,000 maximum.

**Get a Signature Loan for  
As Low As**

**9.45% APR\***

for 48-month term with direct deposit  
and A+ paper.

**How can we save you money?**

**Get a full list of rates at**

[www.co-united.org](http://www.co-united.org)

\*All Rates Subject to Change The rate you receive is based on your credit worthiness and term of loan APR = Annual Percentage Rate Member Loyalty Discount Available on Select Loans

# The 411 on Data Breaches

The explosion of new technology allows each of us unprecedented ability to visit the online world to buy goods; download Apps, music and movies; research topics; send messages; and much more. But with the convenience comes a downside: the ever-present threat of hackers' intent on identity theft, account hijacking and cyber-fraud.

An important change in cyber-fraud landscape occurred when thieves learned to rely on computer hackers to breach systems and steal personal information from a company's proprietary files. Victims of such attacks include retailers, healthcare systems, and insurance companies. This critical change resulted in millions of identities-perhaps even yours-being stolen and then reused for criminal purposes.

This development is added to the already existing arsenal of the cyber-criminal: personally targeted phishing, texting, pop-up windows, downloads, skimming and spyware designed to trick you into revealing personal financial information, user ids and passwords.

Law enforcement officials have joined with financial institutions to combat these criminals on all fronts. In particular, financial institutions have made substantial investments in people, technology and infrastructure with the single goal of protecting your account and your personal information. You can learn more about these efforts at the Federal Financial Institutions Examination Council's Cyber-Awareness site: <https://www.ffiec.gov/cybersecurity.htm>

You can also incorporate these basic precautions into your everyday life:

- Your financial institution will never ask you to verify any personal information by email. Most emails are not secure and encrypted. Do not send personal information through regular email.
- Check your accounts often. If something seems unusual, notify your financial institution immediately. Those who check frequently online learn about the crime earlier, according to experts.
- Monitor your credit card accounts closely and report any suspicious activity without delay.

Personal diligence is the first line of defense for protecting your identity and your accounts from theft and fraud.

## Holiday Closings

**Tuesday, July 4<sup>th</sup>**  
**Independence Day**

**Monday, September 4<sup>th</sup>**  
**Labor Day**

**Monday, October 9<sup>th</sup>**  
**Columbus Day**

## Share Membership

Share the benefits of credit union membership with your family, friends and neighbors! Anyone who lives, works or worships in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton counties is now eligible for membership at C&O United Credit Union!



3029 Dixie Highway  
Edgewood, Kentucky 41017  
(859) 331-3447 • (800) 964-8205  
FAX (859) 578-3642  
[info@co-united.org](mailto:info@co-united.org)  
[www.co-united.org](http://www.co-united.org)

## Lobby Hours

Monday-Thursday 9am-5pm  
Friday 9am-6pm  
Drive-Up Hours  
Monday-Thursday 8:30am-5pm  
Friday 8:30am-6pm

## Services

Savings  
Checking  
Overdraft  
Courtesy Pay  
ATM Service  
MasterCard Debit Card  
Drive-Up ATM  
Payroll Deduction  
Direct Deposit  
IRAs  
Club Accounts  
Certificates  
Great Loan Rates  
NADA Auto Information  
Money Orders  
Audio Response (SYBIL)  
Notary Service  
First Mortgages  
Home Equity Loans  
Auto Loans  
Signature Loans  
Credit Cards  
Perfect Teller (Online Banking)  
Perfect Pay (Electronic Bill Pay)

## Plus much more!

