



## If It's Too Good to Be True...

A recent flurry of calls that indicate you've been **"pre-approved for benefits"** is another fraud attempt to get your personal information.

If you receive these calls asking to verify your full name and date of birth, **immediately hang up the phone.**

These scammers are trying to build a data profile on you so they can **apply for credit cards or services in your name.** Once they fill in all the blanks, they can **run up huge amounts of debt** in your name.

**Never share your personal information** over the phone. Anytime you receive an unexpected call, **ask the caller to provide a call back number.** If they hesitate, it's likely they are not reputable. Hang up, then call back at a **phone number you know to be legitimate.**



## Our Home Equity Line of Credit Rate is Still the Lowest in Town

Use Your Equity Your Way:

- ✓ Fund Renovations
- ✓ Cover Tuition
- ✓ Consolidate Debt
- ✓ Take a Vacation

Enjoy **6.5%\* APR and No Closing Costs^**

Apply Now at [goodcu.org/home-equity-line-of-credit](https://goodcu.org/home-equity-line-of-credit)

\*Annual Percentage Rate. Interest rate is subject to change. ^No closing costs applies to first-time applicants.

## Congratulations to Our Scholarship Winners



**Whitney Wibberg**  
William Woods University for  
Accounting & Business Administration

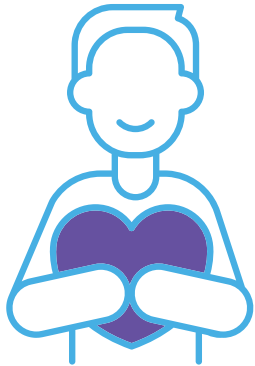


**Leah Markway**  
Maryville University for  
Elementary Education



**Aaron Mercer**  
Lincoln University of Missouri  
for Social Work

## Member Appreciation



You're Invited!

Join us  
**September 12, 2023**

**Member Appreciation Day**  
11am-1pm

Enjoy Rebel Taco, unique vendors,  
a free gift, give-a-ways & more!

## Retirement Accounts



Did You Know....

Civic Central Credit Union offers  
members low-cost **Traditional & Roth IRA** options. Our custodial  
**fees are the lowest in town:**

- **\$2.00 set-up fee**
- **\$6.00 annual fee**

IRAs are the perfect way to **diversify your retirement savings**. They can also be invested in IRA CDs which  
**offer higher dividend rates at various terms.**

## Save the Dates



**Shred Day**

October 6th from 11 am to 1 pm  
Bring your sensitive documents  
and paperwork for a shred party!



**Santa in the Branch**

December 2nd from 9 am to 11 am  
Visit with Santa and donate a new,  
unwrapped toy for a child in need.



**Independence Day**  
July 4, 2023



**Labor Day**  
September 4, 2023



**Columbus Day**  
October 9, 2023



**CIVIC CENTRAL  
CREDIT UNION**



Visit  
[goodcu.org](http://goodcu.org)



Call  
573.636.5338  
800.347.7680



Fax  
573.635.3806



Online Express &  
Express Bill Pay  
[goodcu.org](http://goodcu.org)



**Drive-Up Hours**  
Monday - Friday  
7:30 a.m. - 5:30 p.m.



**Lobby Hours**  
Monday - Friday  
8 a.m. - 4:30 p.m.



Visit  
400 East Miller Street  
Jefferson City, MO 65102



**Audio Response Unit**  
573.634.5389  
800.260.2189



Email  
[info@civic-cu.org](mailto:info@civic-cu.org)



**NCUA**  
Federally Insured