

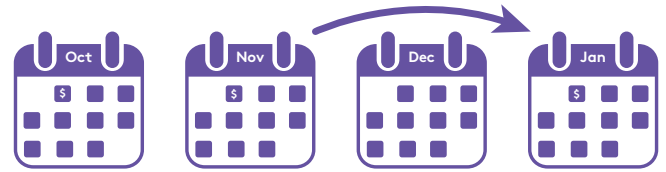
## Skip-A-Pay is Coming Your Way

Try it for Your November or December Loan Payment

Civic Central Credit Union offers **budget relief** ahead of the holidays. Members with eligible loans can **skip a November or December loan payment**.

### Get Started with These Easy Steps:

1. Download Your Form
2. Select Your Month (November or December)
3. Pick an Eligible Loan\*
4. Pay Your Fee



Return your form to us no later than **November 1<sup>st</sup>** or **December 1<sup>st</sup>**, depending on your selected month.

Visit [goodcu.org/skip-a-pay](https://goodcu.org/skip-a-pay) to download your form.

\*Loans must be current and in good standing for eligibility. There is a \$25.00 fee per skipped loan. Fees cannot be refunded. The credit union reserves the right to revoke this offer if account(s) are in default or if failure to meet any other conditions or criteria of this offer as specified herein. **VISA Lines of Credit, Real Estate Loans, and Student Loans are not eligible.**

## The Cost of Fraud is Rising



According to the Federal Trade Commission, American consumers **lost \$8.8 billion to fraud in 2022** – 30% more than in 2021.

To **protect your money** and help prevent fraud, we remind our members to **be ever vigilant with personal information**.

Unless you are expecting contact from your financial institution you should always **use caution when you get unexpected calls or emails**.

Scammers are **coming at consumers any way they can**. The most common contact methods include **text messages, phone calls and emails**.

They will **attempt to trick you into action** with pieces of personal information they've already gathered before contacting you.

### Be Aware of These Common Fraud Types:

#### Imposter Scams

Scammers contact you pretending to be a trusted party that requires a payment on an "overdue" account.

#### Prize, Sweepstakes and Lottery Scams

"Companies" contact you saying you've won a prize, but they need your account information to transfer it or a payment to ship it.

#### Investment Scams

Criminals present you with a too-good-to-be-true investment opportunity that requires a cash deposit but promises an amazing return.

Even **the savviest of consumers can fall victim to fraud**. Trust your instincts and use caution. If the caller seems overly insistent, ask for a callback number for further verification.

## Civic Central Credit Union Needs You

Our volunteer board of directors helps make important decisions for our credit union. We welcome new ideas and perspectives. Please consider being of service to us and your fellow members. Request an application to serve on our board by emailing [info@civic-cu.org](mailto:info@civic-cu.org). Applications must be received by **November 15th**.

## Reminders



### Get Social with Civic Central Credit Union

Our member numbers continue to grow! To keep this momentum, we wanted to remind members how they can help.

Visit us on Facebook and share and like our posts to expand our reach! Or leave us a review on Google.

When you "Like" and "Share" our Facebook content, your friends and family see our posts, too.

### Get Digital Access to Your Statements

Have you ever misplaced your paper statement or wished you had access to one from the past?

### Enroll in Online Banking to get access to current and past statements.



#### Here's How:

- Visit us at [goodcu.org](http://goodcu.org)
- Click the Bank Online button
- Choose Enroll Now

Once we verify your account, you can opt-in for eStatements and convenient access to your accounts.

## Save the Dates



### Shred Day

October 6<sup>th</sup> from 11 am to 1 pm

Bring your sensitive documents and paperwork for a shred party!



### Santa in the Branch

December 2<sup>nd</sup> from 9 am to 11 am

Visit with Santa and donate a new, unwrapped toy for a child in need.

## Employee News



### Congratulations, Lucinda Crutchfield

Lucinda was recently promoted to a Loan Officer position within the credit union. Stop in and see her about an auto, HELOC or personal loan. She's ready to serve you for all your lending needs!



**Columbus Day**  
October 9, 2023



**Veterans Day**  
November 10, 2023



**Thanksgiving Day**  
November 23, 2023



**Christmas Day**  
December 25, 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)



EQUAL OPPORTUNITY  
LENDER

