

Holiday Budget Relief is Here

Try Skip-a-Pay for Your November or December Loan Payment. Members with **eligible loans can skip** their November or December 2024 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

Visit goodcu.org/skip-a-pay to download your form.

Return your form to us no later than November 1 or December 1, depending on your selected month.

*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 and Home Equity Lines of Credit are not eligible.**

Tap Into the Value of Your Home



Home values are at an all-time high. It's the perfect time to **check on your available equity.** We calculate your equity by taking 80% of your home's assessed value and subtracting the remaining balance of your mortgage.

Your available equity can help you beat higher-interest debt, secure funds for home improvements, pay for college education, and more!

Start with a Check of Your Equity

Here's How:

1. Visit goodcu.org/check-equity
2. Submit Your Request
3. Verify Equity with Personalized Support
4. Apply Online to Enjoy 6.50% APR*

*Annual Percentage Rate. Not all applicants will qualify.



Check Your Equity

Visit us online at goodcu.org/check-equity or Scan Here

New Card Security Features



We've **enhanced card security** for our members with new debit card controls. Members can disable and enable their **debit cards** when logged in to online banking or the mobile app.

Here's How to Disable Your Card:

1. Login to Online Banking
2. Choose 'Remote Control Cards' in Menu
3. Change Card Status from 'Enabled' to 'Disabled'
4. Confirm by Clicking Submit in the Pop Up
5. Take the Same Steps to Enable Your Card

Please Note: recurring bills, returns, credits, dispute adjustments, payments, and interest will continue even if your card is disabled. **Disabling your card strictly prevents point-of-sale transactions** both online or in-store.



Avoid Holiday Shopping Scams

Fraud claims are rising, and the stakes are higher when shopping online. While convenient, it also exposes you to more risk.

As you begin your holiday shopping, follow these practical tips to keep your credit and debit cards and personal information secure.

1. Opt for Guest Checkout

Creating accounts on retail sites stores your data, which can be breached. Use guest checkout to minimize risk.

2. Be Wary of Deals Too Good to Be True

Scammers use low prices to lure victims. If it seems too good to be true, research the seller to verify authenticity.

3. Set Up Account Alerts

Enable alerts from your bank or credit card company to detect suspicious activity.

4. Verify Website Authenticity

Check for secure HTTPS connections, customer reviews, and contact information.

5. Use Unique Passwords

Create strong, unique passwords for each account and change every 90 days.

6. Seek Help

If you suspect fraud, contact your financial institution right away.

Want More?

Visit goodcu.org/fraud-trends to see other ways to protect your money

Save the Dates



Toys for Tots

November 15 – December 15

We're collecting toys at the branch for kids in our community. Donate a new, unwrapped toy for a child in need.

Upcoming Closures



Columbus Day

October 14, 2024



Christmas Eve

December 24, 2024

Closing at 12 pm



Veterans Day

November 11, 2024



Christmas Day

December 25, 2024



Thanksgiving Day

November 28, 2024



CIVIC CENTRAL
CREDIT UNION



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goodcu.org



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Online Express &
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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
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NCUA
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