

Be Fraud-Aware This Tax Season



Another tax season is here, and scammers are finding new and unique ways to collect your personal information.

Be cautious this tax season and avoid these common scams:

● Unclaimed Refund Scams

Fake IRS letters asking for personal information

● IRS Impersonation Calls

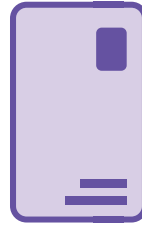
Threats of arrest unless you make a payment

● Fictitious Tax Collection Calls

The IRS will never attempt to collect payment over the phone or with a prepaid card.

Verify all communications and report suspicious activity to the IRS at **(800) 366-4484**.

New Card Activation - Changes Ahead



In the future, members must use the cell phone number the Credit Union has on file in order to activate a new debit card.

This includes new cards issued when a card expires. It is important to make sure your information is up to date.

If you think we may have an old phone number, please contact us at (573) 636-5338 to update before your card expires.

This number will also be used to **accept any fraud text alerts**. This is an added security measure and **will help you prevent card fraud**.

If you have any questions, please do not hesitate to call us at (573) 636-5338.

Scholarships Available – Apply Now

Three \$1,000 scholarships are available for

- Active Members of the Credit Union
- Enrolled in a College or Trade School Fall 2025
- Students Who Are Enrolled Full-time
- Students Who Weren't Awarded Fall 2024

What's Required?

A 500-word typed essay describing

- You, your school, and your community involvement
- A list of any honors or awards you've received, or offices held
- Actions you have taken personally to prepare for education costs
- Your college, your intended major, and why you selected this school
- How this scholarship will help you achieve your career goals

What's the deadline?

April 15, 2025



Ready to Get Started?

Submit your typed essay to info@civic-cu.org with the subject line: **Attn Scholarship Committee**.

Or send by mail to

Scholarship Committee
Civic Central Credit Union
PO Box 1828
Jefferson City, MO 65102



MLK Jr. Day
January 20, 2025



Staff Training Day
February 12, 2025



Presidents Day
February 17, 2025

Upcoming Closures

Annual Meeting Announcement

Join us for Civic Central Credit Union's Annual Meeting.

Please note:

Our lobby will close at 4:00 pm and the drive-thru at 4:30 pm to allow staff to prepare for the event.



Date:

March 19, 2025

Time:

4 p.m. – 6 p.m.

Location:

McClung Park, Jefferson City

Tickets:

Purchase meal tickets at the credit union by **March 7, 2025**. Their cost is \$5.00.

If you're unable to attend, you can pick up a copy of the Civic Central Credit Union Annual Report at the credit union. We hope to see you there!



1099 Notice:

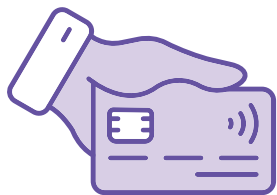
Look for your 1099-INT and 1098 on your December statement.

Please note: 1099s are only issued when year-to-date interest exceeds \$10. 1098s are only issued when interest paid on loans exceeds \$600.

Service Spotlight – Debit Card Controls are Here

We've enhanced card security with new debit card controls!

Disable your debit card anytime in online banking or the mobile app.



Reasons to Disable Your Card:

- Misplaced Cards
- Suspected Fraud
- Enhanced Protection
- Peace of Mind

Recurring subscriptions like gym memberships, streaming TV services, and monthly fixed donation amounts **will continue to process even if your card is disabled.**

Variable charges set up for auto pay such as utility bills or electric bills will not process if your card is disabled. These charges are not preauthorized since the amount due changes every month.

Make your card active when you're ready to use it again!



CIVIC CENTRAL
CREDIT UNION



Visit
goodcu.org



Call
573.636.5338
800.347.7680



Fax
573.635.3806



Online Express &
Express Bill Pay
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



NCUA
Federally Insured