

You are a *member* owner!

ACT 1st Federal Credit Union

Member News Fall 2024

Calendar:

Closed 10/14 Indigenous Peoples' Day
Closed 11/11- Veterans Day
Closed 11/28 - 11/29- Thanksgiving
Closing at 1 pm 12/24 - Christmas Eve
Closed 12/25 - 12/26 - Christmas
Closing at 1 pm 12/31 - New Year's Eve
Closed 1/1 - New Year's Day

Location Hours:

LaVale Office

Lobby:

M - F: 9 am - 5 pm S: 9 am - 1 pm

Drive-Thru:

M - T: 9 am - 5 pm

F: 9 am - 6 pm S: 9 am - 1 pm

Messick Office

Lobby:

M - F: 9 am - 5 pm

Drive-Thru:

M - F: 9 am - 5 pm

Romney Office

Lobby:

M - F: 9 am - 5 pm

Drive-Thru:

M - F: 9 am - 5 pm S: 9 am - 1 pm

Mailing Address:

LaVale Office

1313 National Hwy. STE 7 PMB 326
LaVale, MD 21502

Messick Office

P.O. Box 392
Cumberland, MD 21502

Romney Office

P.O. Box 1735
Romney, WV 26757

Celebrate International Credit Union Day with Us!



This year, we celebrate 76 years of International Credit Union Day under the theme "One World Through Cooperative Finance". It speaks to how credit unions and other community-based financial cooperatives are still bringing people together in these divided times to grow financial inclusion and well-being for all.

ICU Day 2024 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

ACT 1st Federal Credit Union is just one of more than 82,000 credit unions in the world serving 403 million members. On Thursday, October 17th, we will join our fellow credit union members in 98 countries to celebrate!

Visit any of our locations on October 17th and we'll surprise you with a little present!*

***While supplies last**

ACT 1st Federal Credit Union

(301) 729 - 8015 | act1stfcu.org | NMLS# 654273

Federally Insured by NCUA. • Equal Housing Lender. We do business in accordance with the Fair Housing and Equal Credit Opportunity Act. *APR = Annual Percentage Rate. **APY = Annual Percentage Yield. Rate based on creditworthiness and term of loan.



ACCOUNTABILITY. CREDIBILITY. TRUST.



Bank, Borrow, and Save with ACT 1st FCU!

When you choose to bank, borrow, and save with *ACT 1st FCU*, you're not just making a financial decision; you're making a statement about your commitment to community support and financial well-being.

How so?

- **You are an owner!** When you join our credit union, you become a member-owner. You have a say in how we operate.
- **We are Not-for-profit.** Credit unions are structured to promote their members' financial wellness rather than reward investors. Profits earned by the credit union are returned to you, our members, in the form of reduced fees, higher savings interest rates, lower loan rates and free services.
- **We are a Financial Cooperative.** Credit unions create a cycle of mutual support for all members. The deposits of one member are used as part of a loan for another member. Our common goal is to benefit all credit union members.
- **We are Community-Oriented.** A credit union serves a community of local members. As such, the credit union better understands the needs of its community than a large bank might. We support many local events and community causes, which means you have a part also!

Thank you for your membership with our credit union! Every product you choose, every deposit you make - strengthens our community of members. Together, we thrive.

Small Business Spotlight



Mr. Toad's Pottery is a local "Paint Your Own Pottery" shop in LaVale, MD. They aim to give you a great experience from start to finish. Their friendly, skilled staff and wide range of pottery options ensure you'll have an amazing time. Visit Mr. Toad's Pottery to spark your creativity, nurture your inner artist, and make lasting memories. They're excited to welcome you and be part of your artistic journey.

Their studio offers a fun, hands-on adventure that lets your imagination run wild. You'll leave with a unique piece of art and fond memories. Don't forget to mention that ACT 1st FCU sent you!

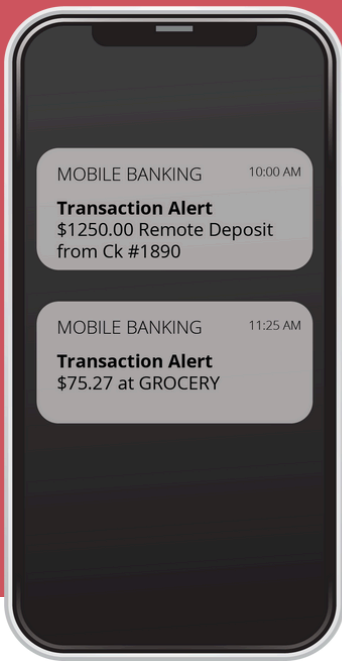
Team Member Anniversary!

We are thrilled to celebrate **Julia Campbell** on her **21-year work anniversary with ACT 1st FCU!**

Over the years, Julia's has exemplified dedication, hard work, and a commitment to excellence that inspires us all.



Julia Campbell



Protect your wallet with account alerts!

- 1 Navigate to "Menu"
- 2 Click on "Notifications"
- 3 Click "Push Notifications to this device".
- 4 Click "Save" to finish.

Get the most out of your account!

ACT 1st FCU makes it easy to control your account with our mobile app.

- Remote deposit
- Transfers
- eStatements
- Apply for loans
- Manage your cards
- Push Notifications

Download our app and **protect your wallet!**



Explore your Member Perks!

List a few perks and link off to your perks webpage.



Help your kids start saving early!

Learn more about our kids savings accounts!
act1stfcu.org/accounts/youth-accounts/

Daylight Savings Time ends on November 3!

Don't forget to change your clocks back 1 hour!



Four Easy Ways to Stay Safe Online

October is CyberSecurity Awareness month! Building a safer online world is a collective effort. Whether we're at home, work, or school, check out these steps you can take to ensure your personal safety.

Recognize & Report Phishing

Be cautious with unexpected messages asking for personal information. Don't share sensitive info with unknown sources. Report phishing attempts and delete the message.

Use Strong Passwords

Create long, random, and unique passwords using uppercase, lowercase, numbers, and symbols. Password managers can help you generate and store these strong passwords.

Turn On MFA / 2FA

Use more than just a password to protect your online accounts. Enabling MFA makes it much harder for hackers to access your accounts. Turn on MFA for email, social media, and financial accounts.

Update Software

Keep your software updated to ensure you have the latest security protections. Regularly check for updates if they aren't automatic.

Information derived from Cybersecurity & Infrastructure Security Agency. Get more tips on cybersecurity here: www.cisa.gov/ncsam



Your feedback helps the credit union!

Scan the QR Code to leave us a review on Google!

Federally Insured by NCUA. Equal Housing Lender.