

July 2023

# STAYCATION OR VACATION

Whether your summertime plans have you sticking close to home, exploring the world, or something in between, Connects Federal Credit Union has a loan to help you do whatever you want to do and go wherever you want to go.

## LOW RATES ON VACATION LOANS & VEHICLE LOANS

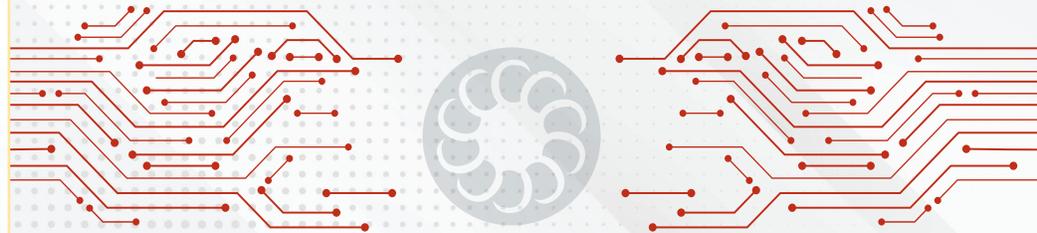
Visit [www.connectsfcu.org](http://www.connectsfcu.org) for current rates, terms, and application information.



# SUMMER TRAVEL NOTICE

If your travel plans take you out of the country, please contact the Credit Union to let us know. We monitor unusual spending patterns, and if we see unusual spending overseas and don't know you're traveling, we may block your card to prevent potential fraud. By informing us before you go, we will be able to place a note on your account and take the necessary steps to ensure your funds are available as you travel.

## IMPORTANT INFORMATION



### System Upgrade...

#### **Systems Upgrade Coming This Fall**

We are pleased to share that we will be upgrading many of our core systems this fall, which will allow us to serve our members more efficiently and be better equipped for future changes in technology.

**When: September 29, 2023, through October 2, 2023**

**What: Transaction Processing System, Online and Mobile Banking, Bill Pay, External Transfers, Statements, Back Office/Accounting Processing**

We have been diligently preparing for this upgrade for over a year, as it is a large undertaking. As we approach the scheduled upgrade weekend this fall, there are several important components that our members will need to be aware of and/or participate in.

**Please note:** The Credit Union will be closing on Friday, September 29th at 6:00 pm and will remain closed on Saturday, September 30th through Monday, October 2nd – all systems will basically be offline during this scheduled timeframe.

#### **Services that will not be accessible during our upgrade weekend:**

- Branches
- Service Center/Shared Branching
- Online Banking, including all features: Mobile Banking, Bill Pay, External Transfers, My Cards Access
- TAPS – Teller Access Phone System

#### **Services that will remain available, with some limitations:**

- Credit Cards
- Debit Cards
- Check writing
- ATMs

While the upgrade will create some temporary inconvenience, please know we are working hard to minimize the inconvenience to you and are keeping you informed so you can be prepared in advance. As the upgrade weekend approaches, we will continue to provide more detailed communications. Please watch for more information regarding these exciting upgrades coming soon!

# PUT THE BLOCK ON SUMMERTIME SCAMS

Scammers don't take a summer break. Rather, summer is an ideal time for scammers to crank up the heat on vacation scams, making it more important than ever for travelers to keep a watchful eye out for summertime scams.



## THIRD PARTY BOOKING SCAM:

Travelers should use caution when booking airfare, lodging, rental cars, or other travel through third-party websites. It is recommended to use reputable websites whenever possible and to beware of scammers calling to verify personal and/or financial information after a booking – something a legitimate company would never do.

## TICKET SALE SCAM:

Summer is full of festivals and concerts, many of which often sell out. Scammers take advantage of these popular and sold-out events by listing (fake) tickets for sale at a discounted price.



## "I NEED GAS" SCAM:

If you've ever been on the receiving end of a convincing story from someone claiming to have run out of gas and having no access to money, then you know how it can feel to get stuck between a could-be scam and an innocent individual in need of a helping hand. Often scammers will claim to only need \$40 cash to fill up their gas tank and may even offer to pay you back via check in the mail. Avoid falling victim by either refusing to give the scammers money or paying for their fuel at the nearest service station to ensure the money is spent as intended.

## RIDESHARE SERVICE SCAM:

If an Uber or Lyft rideshare driver offers you a ride, but requires payment in cash because an "outage" is preventing them from accepting payment via the Uber or Lyft system, it should raise a red flag. Cashless travel is one of the main perks of using a rideshare company. Often, these drivers do not even work for a legitimate rideshare company.



## FAKE FRONT DESK PHONE CALL SCAM:

Scam artists call hotel rooms directly, often in the middle of the night, saying there's been a computer glitch and that they need to verify your credit card information. Don't give any information, personal or financial, over the phone. Instead, hang up immediately and contact the front desk to verify the call.



## HOLIDAY CLOSINGS

**Independence Day**  
Tuesday, July 4

**Labor Day**  
Monday, September 4



[www.connectsfcu.org](http://www.connectsfcu.org)

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**CHESTERFIELD**  
9960 Midlothian Turnpike  
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Connects Federal Credit Union, a member-owned financial cooperative exists to provide professional, economical and convenient quality services while maintaining financial stability. In order to be the primary financial source, we will safeguard member assets with continued growth to meet member needs.

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