



Members First · Winter 2023 · Our most important member is you!

## Risks of Participating in Social Media Games

If you're on social media, it's likely that you've seen or participated in some seemingly innocuous quizzes, games, or surveys that encourage people to share fun information with others. While these seem like an innocent way to spark conversations with your friends and followers, **they may be part of a social engineering scam attempt.** Participating in these internet timewasters can pose a big security risk.

For example, maybe you've seen an image on your timeline of a gear knob and the question, "What vehicle did you learn to drive stick shift on?" It may be fun to comment about the 1996 Ford Ranger you learned on and compare answers with friends and family, but you may be inadvertently giving away answers to common security questions. A common verification step when logging into your online or mobile banking is to confirm the make and model of your first vehicle. What are the odds that you learned to drive stick on your first vehicle, probably pretty good, right? That fun post becomes a subtle way for scammers to obtain your answer. What was the name of your first pet? What is the name of the road you grew up on? Again, these are questions you may be asked in order to be granted access to your accounts. How can you protect yourself from these data-harvesting schemes?

**Don't Participate.** Perhaps the simplest way to protect yourself from these scam attempts is to not participate. If you see a potential data-harvesting quiz, game, or survey, block the post.

**Enable Two-Factor Authentication.** If you think you may have overshared in the past, all hope is not lost. Consider enabling two-factor authentication on your accounts. By adding two-factor authentication, accounts can only be accessed after entering the username and password, then by completing another prompt— such as entering a code you receive via text or email or scanning a fingerprint. Without having access to the latter, a fraudster can't access your accounts.

**Change Your Security Questions.** There is no rule that the answers to your security questions must be truthful. It's not difficult for fraudsters to find out personal information about you. For example, someone could get your mother's maiden name or the street you grew up on from an old census. However, you can make up answers to the questions. The street you grew up on could be "Sesame Street" or the "Yellow Brick Road." Your mother's maiden name could be "Ice Cream." Who would ever guess that your first pet's name was "5%jM#\$(9RKz@21?"

If you have questions about preventing identity theft or if you're looking for a way to increase security on your financial accounts, contact your favorite branch of F-SFCU. **Stay safe!**

## Have you tried Bill Pay or Mobile Banking?



Bill Pay is quicker and easier than writing checks. It's available 24/7 so you can pay your bills whenever you want to! It's available now— just sign

up for EZ Banking, (if you haven't already) and click on the Bill Pay tab.

For FSFCU mobile, look for us in the Android or iOS app store to download our free app to your mobile device. For more information, call (207) 612-5435.

## Loan Payments

### Over The Phone Or On The Web, and Our Online Loan Application

If you are looking for an easy way to make a payment on your loan or apply for a loan, try checking out our website! To make a payment just click the "make a payment" link. We're also available to assist making your payment over the phone, just call 612-5400.

To apply for a loan, on our homepage, look under "loans" and see how easy it is! Or just contact one of our friendly loan officers at your favorite branch in Farmington, Kingfield, Stratton, Skowhegan or Madison.



Mission Statement: What we do, matters.

## Locations

### Farmington

485 Wilton Road  
Farmington, ME 04938  
800-339-3228 · 207-778-4452

### Skowhegan

26 Leavitt Street  
Skowhegan, ME 04976  
877-952-5800 · 207-474-3331

### Kingfield

476 Main Street  
Kingfield, ME 04947  
207-265-4027

### Madison

20 Main Street  
Madison, ME 04950  
207-696-3691

### Operations Center

114 E. Madison Road  
Madison, ME 04950  
207-612-5400

### Stratton

104 Main Street  
Stratton, ME 04982  
207-612-5455  
[www.f-sfcu.com](http://www.f-sfcu.com)

## Board of Directors

Robert Cushing  
Stephen Guenette  
Walter Hill  
Brian Lewia  
Paula Sansouci  
Robert Webster  
Georgiana Wright

## Supervisory Committee

James Collins  
Michael Fogg  
Suzanne Morison  
Beverly Noonan  
Kenneth Thomas

## Holiday Closings

**New Year's Day** (*observed*)  
Monday, January 2

**Martin Luther King, Jr. Day**  
Monday, January 16

**Presidents' Day**  
Monday, February 21



## Affordable Health Insurance Made Easy

Let the TruStage Health Insurance Program simplify your search. Learn more today! With your membership, the TruStage Health Insurance Program makes it simple to find the right plan for you.

- Designed for credit union members
- Dedicated experts to help you understand and choose health coverage wisely
- Tools to compare plans and identify financial assistance



Online or over the phone, TruStage Health Insurance Program with GoHealth, gives you access to licensed agents who can help you make an informed decision.

Find Your Plan! Visit [TruStageHealth.com](http://TruStageHealth.com) or call toll-free 1-888-416-2166.

The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2014 All Rights Reserved.

## Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means that you may use your Visa Check Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone or the internet), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call.

## Funds Availability Policy

Federal Regulation CC, "Availability of Funds and Collection of Checks," establishes availability schedules under which financial institutions must make funds deposited into transaction accounts available for member withdrawal. Our Funds Availability Policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic deposit will be available on the day we receive the deposit. In some cases, we may delay the ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. Should an exception hold apply, the maximum hold on funds is seven business days.

## Notice to Consumer of Right to Cancel

CUNA Mutual Insurance Society hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance for Open-End Loan Accounts.

## Important Notice

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting Franklin-Somerset Federal Credit Union.

## Quote for the Quarter

"Think left and think right and think low and think high. Oh, the things you can think up if only you try!" ~ Dr. Suess