



FALL 2021 NEWSLETTER

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One down and one more quarter to go! Thank you for your membership at POECU. As we reflect on this past year, we are reminded that when faced with obstacles, we can conquer anything when we come together.

Against all odds, our branch and our families continue to grow stronger. At POECU, we will continue to work each day in the best interest of our members and their families. We know that you have a choice when it comes to your financial institution, and we are honored you have chosen to partner with us.

From Hurricane Ida repairs to Christmas vacations, we've got your back and remain committed to providing superior financial services. Let us take on this next quarter like we take on everything else, together!



SAVE BIG THIS FALL BY USING A POECU CREDIT CARD!

- No balance transfer fee
- No annual fee
- No foreign transaction fees

And so much more!



POECU is collecting non-perishable food donations for Second Harvest Food Bank at all of our locations now through November 30.

Let us help SHFB for all the help they provided to our community following the aftermath of Hurricane Ida.

Enjoy awesome member discounts that are offered through our Love My Credit Union Rewards program!





'TIS THE SEASON FOR AN AUTO LOAN!

We offer auto loans for new and used vehicles so that you can stress less when purchasing your next car.

STEPS TO AVOID HOLIDAY FRAUD

- **Before shopping online, secure all financial accounts with strong passwords or passphrases**
- **Check bank and credit card statements routinely**
- **NEVER give personal information to anyone you do not know**
- **Be wary of promotions and giveaways that request your personal information**
- **Prior to donating to any charity, verify that they have a valid Taxpayer Identification Number by visiting their website or calling the charity directly**

10 WAYS TO KEEP YOUR CREDIT SCORE STRONG

When you apply for credit, lenders determine your credit risk by examining your credit scores, also known as FICO® scores. Your credit scores help lenders determine the credit risk associated with loaning you money. Scores range from 300 to 850. The higher your score, the less likely you are to be perceived as a risk to a lender.

1. Complete credit applications carefully and accurately.
2. Use your credit cards responsibly – don't let them reach their limit or spend beyond your means.
3. Choose your credit cards wisely and make sure you understand all of the terms and features.
4. Attempt to pay your credit card balance in full each month, but at least make the minimum payment by the due date.
5. Always pay bills on time.
6. If you have problems paying your bills, contact your creditors to figure out a payment plan.
7. If you move, let your creditors know your new address as soon as possible to avoid losing bills or receiving them late.
8. If your credit card is lost or stolen, report it to the issuer immediately.
9. Check your credit reports periodically for inaccuracies and immediately report errors to resolve any issues.
10. Establish a consistent work history.



TREAT YOURSELF
TO A POECU HOLIDAY LOAN!

Download the TouchBanking
app now for a one-of-a-kind
banking experience!



Holidays

Columbus Day
October 11

Veterans Day
November 11

Thanksgiving
November 25

Black Friday
November 26

Christmas
December 24
& 25

New Year's
December 31
& January 1



Get the latest
POECU news and
updates by signing
up for texting
alerts. To join,
text "POECU" to
(800) 264-4585.



Skip-A-Pay this
holiday season
and spend more
on those you
care about!



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