


 UNITED COMMUNITY  
credit union

# WHAT IS **SMISHING?**

## “Smishing” is the New Phishing

Look out — there’s a new scam in town! “Smishing” is a scam format that has recently encountered a boost in scammer popularity, and it’s surprisingly sneaky. Keep reading to learn more about smishing and how to keep your information safe!

### What is Smishing?

Smishing is similar to phishing, but the scam is accomplished through SMS messaging rather than emails. We all know to look out for suspicious emails, but we aren’t used to looking out for spam texts. And some of these texts can look very official.

Scammers will often make these spam texts look like they are from your bank or credit union’s text alert system. Sometimes, these fake texts will warn you that your account has been locked or that you have won a giveaway — and all you have to do to fix your account issue or claim your prize is to click a link in the text. This link will actually take users to a malicious phishing page that is used to steal your information.

**Sounds simple to spot right?** But here’s the thing: so many people fall for this scam. Nowadays, we’re used to text alerts or receiving links on our phones that we rarely think twice about clicking them, especially when the number looks official. Plus, when we think there is an issue with our account, we want to fix it as soon as possible, causing us to tap on a link without much thought.

### How to Avoid this Scam?

The simplest way is to avoid clicking links that you receive through a text message, even when they look official. If you receive a text alert from someone that looks like your financial institution claiming there is an issue with your account, **we recommend the following:**

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- Visit your bank or credit union in person OR look up the official phone number **on their website.**
  - **Do NOT use the phone number that the text was sent from.** Many scammers can “spoof” phone numbers, making them appear like real customer service numbers.
  - Explain the text alert you received to your financial institution’s representative and **ask them to verify** if they sent the message.
  - **Never exchange** any personal information such as your Social Security Number, credit card number, security question answers, or account number through a text message to an unknown recipient.

### Spread the Word!

Now that you know what smishing is, make sure your friends and family also know how to stay protected and spot this scam by sending them this article! Stay safe out there, and always remember that you can always contact UCCU for help!

Sources: [cyware.com](https://cyware.com) [wpxi.com](https://wpxi.com)





# Celebrate Good Grades!

For every **A** on your report card,  
you'll get **\$2\*** in your savings account.

Start today at [myuccu.com/paid-for-grades!](https://myuccu.com/paid-for-grades!)

\*Maximum \$10 deposit for each report card. Bring in your report card each quarter within 2 weeks of the issue date. The teller will make a copy of your report card and the funds will be deposited into your UCCU savings account within 14 days. Open to all students enrolled in grades K-12. To be eligible, the student must have an account at UCCU. See website for form. See credit union for details.

## Peace on Earth, & Peace Out, Payments!

Skip a December or  
January loan payment.\*

**SKIP NOW!**

\*UCCU's Skip-a-Pay is discretionary, based on credit history, and reserved for those members whose loans are in good standing. UCCU reserves the right to withhold this offer if we determine your loan is not in good standing. A \$25 fee will be assessed for each qualifying loan payment skipped. Due dates on the loans will be extended one month and the term of your loan may be extended. A skipped payment may reduce GAP payout (max 5 skipped payments for life of loan with GAP). Skip-a-Pay does not apply to real estate loans or credit cards. See credit union for details.



## 2023-2024 SCHOLARSHIP PROGRAM APPLICATIONS

**UCCU knows that college can be quite costly.** This year, in an effort to assist our members with this cost, we're offering one \$1,000 scholarship and two \$500 scholarships for the 2023-2024 school year. College-bound high school seniors and current college students who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two- or four-year accredited educational institution.

Students applying **MUST** be members of UCCU in good standing at the time of application and be high school seniors or current college students at the time of application; attending a two- or four-year college, university, or vocational technical school during the 2023-2024 school year.

If a potential candidate is not an established member of the credit union but one or both parents are, they may join UCCU and become a candidate. Employees of UCCU, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

Students can visit our website or any branch to obtain a scholarship application. Applications open January 1 and must be submitted by March 31, 2023. Call any branch for more information.

**ASK FOR MORE INFO!**

## HOLIDAY CLOSINGS:

**Columbus Day**  
Monday, October 10

**Veterans Day**  
Friday, November 11

**Thanksgiving**  
Thursday, November 24

We will close at 12pm on  
**December 24 for Christmas Eve**  
and reopen **December 27.**

We will close at 12pm on  
**December 31 for New Year's Eve**  
and reopen **January 3.**

## LOCATIONS

**Vermont St Branch** | 1001 Vermont  
Quincy, IL 62306

**North Branch** | 1426 North 26th  
Quincy, IL 62301

**Maine St Branch** | 3633 Maine St.  
Quincy, IL 62305

**Hannibal Branch** | 109 Lindsey Drive  
Hannibal, MO 63401

**myuccu.com**  
**217.224.1093**



## UCCU Privacy Notice.

FACTS	WHAT DOES UNITED COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we handle user privacy.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <div> <div>■ Social Security number and income</div> <div>■ account balances and payment history</div> <div>■ credit history and credit scores</div> </div>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons United Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does UCCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> —to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For non-affiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<div> <div>■ Call 217-224-1093 – our menu will prompt you through your choice(s) or</div> <div>■ Visit us online: <a href="http://www.myuccu.com">www.myuccu.com</a></div> </div> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 217-224-1093 or go to <a href="http://www.myuccu.com">www.myuccu.com</a>

Who we are	
<b>Who is providing this notice?</b>	UNITED COMMUNITY CREDIT UNION

What we do	
<b>How does United Community CU protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does United Community CU collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <div> <div>■ open an account</div> <div>■ pay your bills</div> <div>■ use your credit or debit card</div> </div> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <div> <div>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</div> <div>■ affiliates from using your information to market to you</div> <div>■ sharing for non-affiliates to market to you</div> </div> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <div>■ <i>United Community Credit Union has no affiliates</i></div>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <div>■ <i>Our non-affiliate companies are CUNA Mutual and State National Companies</i></div>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <div>■ <i>Our joint marketing company is CUNA Mutual</i></div>

Other Important Information	
UCCU Mobile Banking App, United Community CU, collects the following information even when the app is closed or not in use:	
<ul style="list-style-type: none"> <li>Location Data - Used for geofencing and beacon scanning essential for advertising/marketing campaign delivery (must opt in when app is initially opened and must be turned on in device settings)</li> <li>Device Type - iOS or Android</li> </ul>	<ul style="list-style-type: none"> <li>Unique Device Identifiers - This ID is used for identifying a user and sending campaigns</li> <li>Product Interaction - App entry, app exit and pages viewed within the app</li> <li>First Name - Used for product personalization purposes</li> </ul>