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Fall Newsletter

2018

Calendar of Events

Oct 8th	Closed Columbus Day
Oct 31st	Happy Halloween
Nov 12th	Closed Veteran's Day
Nov 22nd	Closed Thanksgiving
Dec 24th	Closed Early at Noon
Dec 25th	Closed Christmas
Jan 1st	Closed New Year's Day

% DIVIDEND NEWS

Regular Shares.....	0.15%
Share Draft/Ck.....	0.02%
Regular IRA.....	0.15%
Escrow.....	0.02%

Thank You, Vets

As Veteran's Day nears, Waco Federal Credit Union would like to extend a heartfelt "Thank You" to the courageous men and women who have dedicated their careers and lives to preserving our freedom in America.

Veteran's Day, held each year on November 11, marks the day when we, as a country, honor all military personnel for their bravery and sacrifice. Now observed in cities and communities throughout the US, this important day officially became a legal holiday on June 1, 1954. Citizens pay homage and show respect to our veterans in many ways including flying the flag, attending parades, volunteering at local VA hospitals, or touring monuments/memorials. One of the most well-known Veteran's Day tributes is a wreath-laying ceremony at the Arlington National Cemetery where over 40,000 veterans and their families are buried.

More recently the week of November 11-17 became known as National Veterans Awareness Week and comes with special observances.

Every day, but especially this time of year, remember those who have given so much. Thank an American veteran for their patriotism and willingness to serve for the good of all.

Happy Birthday International Credit Union Day!

Thursday, October 18th is International Credit Union Day, and this year is the 70th anniversary of the celebration of the credit union difference. Since 1948, the third Thursday of October has been set aside to recognize the role credit unions play in improving the lives of their members. From Australia to Zimbabwe and everywhere in between, credit unions are marking this year's [ICU Day theme]. It's a day to look back, look around and look ahead as we honor our past, take stock of the present, and prepare for the future. It's also a great day to say "thank you" to you, our member-owners, for your participation in the credit union, your nonprofit financial cooperative. As you take advantage of all the benefits of belonging, you're not only helping yourself, but helping your fellow members. That's the reason credit unions exist, and that's worth celebrating.



INTERNATIONAL CREDIT UNION DAY

Thursday, October 18, 2018

Share the benefits of CREDIT UNION MEMBERSHIP

Friends don't let friends, nor their family members, pay too much for financial services. That's why you'll want to share with them the benefits of belonging to the credit union. Here's where they will not only find competitive rates on savings and loans, but a variety of products and services to help them manage their personal finances. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information about sharing the benefits of membership, visit our website or contact the credit union.

Tired or wore out debit card?

The credit union will offer free replacement on a new card for a limited time. Contact us today, for more information.

Bank Your Way With Our Online Banking

Are you looking for a way to streamline and simplify account management so that it fits your life? Look no further than Waco Federal Credit Union Online Banking. With a quick and simple log on, you can conduct nearly all of your banking online and at any time.

This free, convenient, secure service allows you to:

- * Check account balances in real time
- * Transfer funds between accounts
- * Pay bills
- * View account history
- * Access e-Statements
- * Reorder checks
- * Access Mobile Banking
- * And more!



Online Banking will help you:

- * Better manage multiple accounts
- * Save time by avoiding branch transactions
- * Track your spending more closely
- * Avoid missing a due date with Automatic Bill Payer

Online banking means financial management how, where, and when you want! Log on today and bank your way. Get started now at Waco Federal Credit Union.

Home Or Away, Your Paycheck Will Be There With Direct Deposit!

If you're on the go like most people - raising a family, traveling for work, going to school - the last thing you want slowing you down, or stressing you out, is financial management. One way to simplify money matters is with Direct Deposit. No matter where you are your money will be where you need it - in your secure, easily accessible accounts at Waco Federal Credit Union.

This free, convenient service saves you time, hassle, and even money. It ensures that your paycheck, work-study, etc., is sent directly to your account before you can spend it.



Direct Deposit also:

- * Provides instant access to funds through your Waco Federal Credit Union Checking Account, ATM network, Online Banking, and Mobile Banking.
- * Helps you avoid long lines to do transactions.
- * Puts an end to worrying about your physical paycheck being lost or stolen if you're out of town.
- * Allows you to track deposits since all Direct Deposit funds are listed on the paystub and statements.

Gain the confidence of knowing where your money is with Direct Deposit. Call Waco Federal Credit Union to sign up today!



Volunteers are the heart of the credit union, and we'd like to extend our appreciation for their service. Your credit union is governed by a volunteer Board of Directors, elected by you, our valued-member owners, at the annual meeting. Board members, as well as volunteers who serve on committees, provide strategic direction to the credit union. Unlike the board members at a bank who are beholden to a group of stockholders, your credit union's directors and committee members give of their time and talents to represent the best interests of all members. They do so out of their commitment to the credit union philosophy of "people helping people." So a big shout out to credit union volunteers everywhere, and especially to those at our credit union. Thank you for all you do and your dedication to the credit union.

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief

Protect Your ID



steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- * Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- * Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- * Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- * Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- * Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- * Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- * Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- * Store private documents in a secured location.