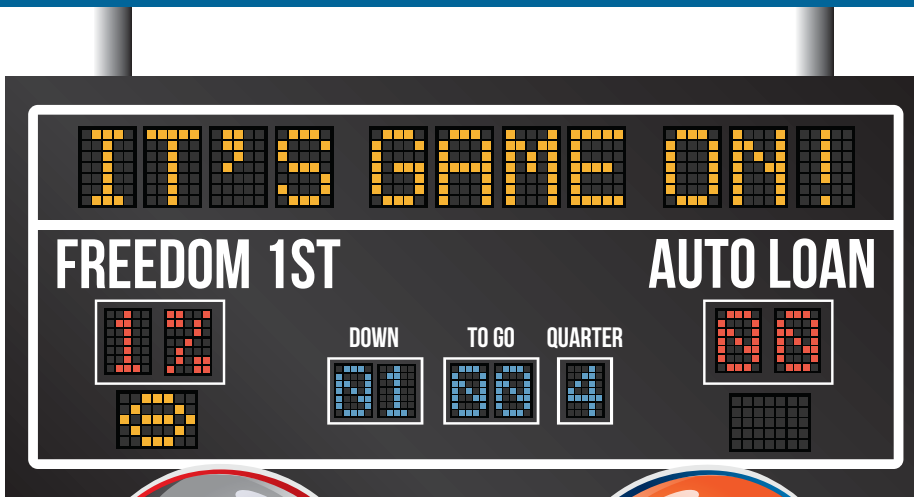


OCT 2017 THE FREEDOM FLYER



- Tips to Improve Your Experience
- Balance Inquiry Changes
- Protect Yourself Against Identity Theft

A friendly little publication from your friends at Freedom 1st Credit Union.



Get ready for the showdown of the season! Bring your auto loan to Freedom 1st - we'll beat your rate by up to 1%!*

You could save hundreds by refinancing with your credit union. Contact us today!

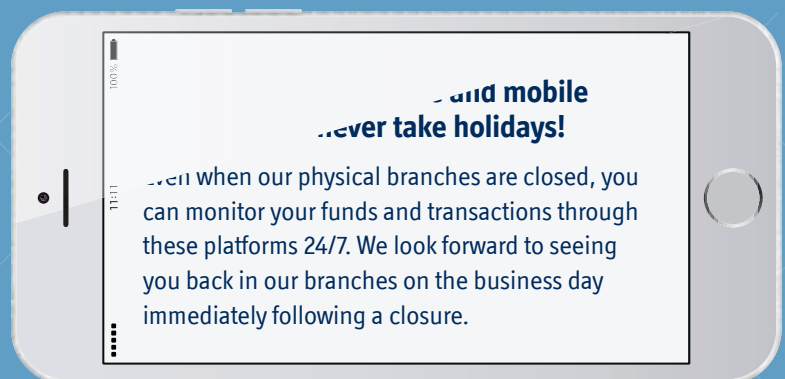


*APR = Annual Percentage Rate. Game On promotion is meant to save our members money, but will not go below our floor rate of 2.34% APR. Actual rate and repayment terms you receive are based on your individual credit score and history and may be higher than 2.34% APR. Proof of current rate and membership eligibility is required. 0% dealer financing not eligible for this offer. This credit union is federally insured by the National Credit Union Administration.

UPCOMING HOLIDAY CLOSINGS

Please note that all branches of Freedom 1st Credit Union will be closed for business on the following holidays:

- Monday, October 9 – Columbus Day
- Friday, November 11 – Veterans Day (Observed)
- Thursday, November 23 – Thanksgiving Day
- Monday, December 25 – Christmas Day
- Monday, January 1 – New Year's Day




THREE TIPS TO IMPROVE Your Experience With Our New System

As our members have adapted to our new-and-improved computer system and the updates that came along with it, we've noticed a few repeat questions from regular users of our online, mobile, and telephone banking services. Based on what your fellow member-owners have shared with us, here are some helpful tips to help you maximize your banking experience on our new system:

- 1 SWITCH UP YOUR ONLINE BANKING LOOK.**
We all have different tastes; now you can bring your personal style directly into online banking. If you'd prefer a different look for online banking, log in and switch to a different theme that better suits your preferences.
- 2 THREE STRIKES, YOU'RE OUT!**
Can't remember your online banking username or password? Don't try three times. Our system now allows you to reset your online banking username or password before you lock yourself out and have to contact the credit union, but only if you've had two invalid login attempts or fewer.
- 3 DON'T FORGET WHAT DAY YOUR PAYROLL POSTS.**
As a result of our recent conversion, payroll will not post until the day it is dated in the file that is sent to us for posting. This means you will not receive your direct deposit until the exact day you are scheduled to receive your paycheck. Be sure to keep this in mind as you are budgeting and paying your bills.

Find more tips and suggestions like this on our Facebook page at
[facebook.com/Freedom1stCU](https://www.facebook.com/Freedom1stCU).



5 WAYS TO PROTECT AGAINST IDENTITY THEFT DURING THE HOLIDAYS

The holidays will be here before you know it (we know, we can't believe we just said that, either!). This time of the year isn't just the busiest for retailers; it's also the busiest for identity thieves. Here are five easy ways to protect your identity and security this season:

Take care while online shopping. Always make sure you are on a secure network when conducting financial transactions. Make certain you're making purchases on secure websites by checking your browser for the lock symbol to directly to the left of the URL.

Keep an eye out for skimming machines. Skimmers are small devices attached to card readers or ATMs that capture the data off the magnetic strip of your cards. The number of them installed by identity thieves typically increases during the holiday season. If you're pumping gas or withdrawing cash and something looks off on the machine, go to a different station or ATM.

Watch your account regularly. With as many purchases as you may be making with shopping, parties, etc., it can be easy for an unauthorized one (or several!) to slip through with the rest of your transactions. Make sure you check your account regularly so you're able to act immediately if something suspicious comes through.

Limit your shopping to one card. This way instead of having to watch multiple accounts or cards for suspicious activity, you only have to check one.

[FREEDOM1STCU.COM](https://www.freedom1stcu.com)

Main Office

1645 Webster Street
Dayton, OH 45404
(937) 223-2828

Eaton Office

205 North Barron Street
Eaton, OH 45320
(937) 456 1197

Lakengren Office

4269 State Route 732
Eaton, OH 45320
(937) 456-6541

FEDERALLY INSURED BY NCUA

Freedom 1st
credit union

IMPORTANT INFORMATION REGARDING BALANCE INQUIRIES

Please note that as of October 1, 2017 you will no longer be able to obtain balance inquiries over the phone through our Member Service staff.

If you're used to checking your current balance in this way, there are several alternative ways to easily get this information:

Online banking, which is accessible at [freedom1stcu.com](https://www.freedom1stcu.com)

If you haven't signed on since we migrated to a new computer system, check out our conversion guide online or call us to help you walk through the process of logging in for the first time.

Our mobile app available in the App Store and Google Play

Our telephone banking service, which can be accessed by calling (800) 501-2667

If you haven't used this service yet, you'll just need to enter the last 4-digits of your Social Security Number and then create a 4-digit PIN for subsequent inquiries.

Contact us during normal business hours with any questions you may have regarding account access through these platforms. We're happy to guide you through getting set up on any of these channels so you can conveniently monitor your accounts.

NEW CHANGES: SAME DAY DEBIT TRANSACTIONS

You may have heard on the news about Same Day ACH, a new rule adopted by the National Automated Clearing House Association. The new guidelines allow ACH payments to be processed within 1 business day, as opposed to the next day or day after.

The second phase of the rule took place in September and impacts how your payments are debited from your account. For instance, let's say you call your electric company to pay your bill at 9:00 a.m. and give them your routing number and Freedom 1st account number. From now on, that debit will post to your account the same day, not the next day as was previously the case.

What this means for you: Plan accordingly as you pay your bills online or make other ACH transactions. Make sure the funds are immediately available in your account, as they will come out of your account the same day you make the transaction. Feel free to call us for additional details regarding this change.

