

HOLIDAY CD SPECIAL

CD Term	APR	APY
3 mo	4.23%	4.30%
6 mo	4.57%	4.65%
9 mo	4.72%	4.80%
12 mo	4.91%	5.00%
15 mo	5.15%	5.25%

Promotional Certificates of Deposit for new money only. New money is defined as money not currently on deposit with Texas People FCU and does not include funds withdrawn and redeposited within 30 days. Current funds can be used to open a Promotional CD plus a minimum opening balance of \$10,000. All Promotional CDs are a limited-time offer and subject to change at any time without notice.

<https://fwtpfcu.org/rates/#deposit-rates>

***PROMOTIONAL Share Certificate of Deposit (Min. \$10,000).**



Enhancing Online Banking Security: Scams & Hacker Protection

In today's digital age, online banking has revolutionized financial management, offering unparalleled convenience and accessibility. However, as the popularity of online banking grows, so does the threat of cybercriminals seeking to exploit vulnerabilities and scams. This comprehensive guide provides essential strategies to enhance your online security, safeguard against hackers, and protect your valuable information. Wherever you are, these measures are universally applicable.

Strengthen Your Online Banking Accounts Powerful Passwords for Secure Access

Creating robust login credentials is paramount to online banking security. Follow these steps:

1. Craft unique passwords: Combine uppercase and lowercase letters, numbers, and special characters.
2. Avoid common and predictable passwords like "123456" or "password."

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PRESIDENT'S MESSAGE:

People Can Change—So Can Digital Banking

If you haven't made the switch, take another look at mobile and online banking. Learn why these tools have become so popular for everyday money management and how TPFCU is keeping security top of mind.

For years you've been hearing about the speed and convenience of digital banking. In 2022, 78% of U.S. adults prefer managing their money through a mobile app or website. We've also seen a huge increase in mobile banking, with 43.5% of Americans choosing it as their primary method for account access (up from only 15.1% in 2017).

Arguably, the biggest deterrent to faster digital banking growth has been concerns about safety. Consumers haven't fully trusted the security of mobile banking apps.

As a TPFCU member/owner, you can enjoy peace of mind knowing our digital banking platform offers the following safety features:

- Built-in encryption—We use advanced encryption technology to keep your data private.
- Multi-factor authentication—This feature adds another layer of security in the form of a code sent via text, email, or authenticator app.
- Alerts—be notified of suspicious activity in near-real time.

While speed and convenience are high on everyone's list, we know security for our member/owners has to be the top priority. From bot detection to advanced behavioral biometrics, TPFCU invests in technology to continually improve our secure digital banking experiences.

TPFCU deploys many fraud prevention strategies to protect our member/owners.



PRESIDENT/CEO
**STUART
HIMMELSTEIN**

Deck the halls with 2x points!



“Use your My Rewards Plus rewards card for all your holiday purchases until December 31, 2023, and earn double points!”

<https://dreampoints.com/fwtpfcu/>

Texas People FCU College Scholarship Program



Earn a chance to win up to \$1000 in scholarship awards by applying before Jan. 31st, 2024.

Apply for your scholarship.

The application period will begin November 1st, 2023 and run through January 31st, 2024. Scholarship awards will be presented each year at the credit union’s Annual Meeting. The program is aimed at presenting scholarships up to \$1,000 to qualified applicants.

Apply today!

<https://fwtpfcu.org/scholarship/>

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Ensure each online account has a distinct password to prevent a ripple effect in case of a breach.
Recognizing and Avoiding Phishing Attempts

Protecting Against Deceptive Emails

Phishing emails are a prevalent tactic used by cybercriminals to deceive individuals. Defend yourself with these precautions:

1. Exercise caution with emails requesting personal or financial information.
2. Scrutinize the sender’s email address for suspicious or misspelled domain names.
3. Refrain from clicking email links; instead, manually enter the URL in your browser.

Verify the legitimacy of any requests by contacting your financial directly.

Regular Updates For Device And Software Security Safeguarding With Timely Updates

Maintaining up-to-date devices and software is crucial for a secure online banking experience. Follow these guidelines:

1. Install updates promptly to leverage essential security patches.
2. Updates address vulnerabilities and protect against emerging threats.

Enable automatic updates on your devices for seamless access to the latest security enhancements.

1. Ensuring Secure Wi-Fi Connections
2. Shielding Online Banking on Wi-Fi Networks

3. Prioritize the security of your Wi-Fi connection when accessing online banking accounts.

Take These Steps:

Avoid logging into your accounts using public Wi-Fi networks. Opt for secure and trusted networks, such as your home or workplace. Add an extra layer of protection by utilizing a virtual private network (VPN) to encrypt your connection when banking remotely.

1. Staying Alert to Social Engineering Tactics
2. Defending Against Manipulative Techniques And Other Scam
3. Hackers often employ social engineering tactics to exploit individuals.

Stay Vigilant With These Defensive Measures:

1. Beware of impersonation: Exercise caution with individuals posing as bank representatives or customer service agents.
 1. Assess urgency: Take time to evaluate situations before succumbing to pressure-induced hasty actions.
 2. Guard against emotional manipulation: Do not let fear or greed override your judgment when disclosing personal information.

By implementing these practical security measures, you can fortify your online banking accounts, effectively mitigate the risk of falling victim to scams, and maintain the security of your financial transactions. Remain proactive, vigilant, and prioritize the protection of your sensitive information. With the right precautions, online banking offers unparalleled convenience and security for users.



Elder Financial Abuse Protection

TPFCU is committed to protecting our senior members from financial exploitation, more commonly referred to as “Elder Financial Abuse.” According to the U.S. Justice Department, about 10% of adults over age 65 will experience some form of financial abuse in a given year. Here are some ways to detect, prevent, and report it.

What is It?

Elder financial abuse is any theft or embezzlement of money or other property from a person aged 65 and older. It is defined as the action of someone illegally or improperly using an elder’s money or belongings for their own personal use. Due to the sizeable savings that elders have amassed over a lifetime, they have become a desired target for criminals. They will take advantage of mental impairment, loneliness, and isolation of elders to gain access to their finances and other property. A majority of cases involve family members who take advantage of elder relatives by exploiting their family connection.

Some Warning Signs

- **Unusual financial activity:** This includes large withdraws, questionable credit card charges, large money transfers or recurring transactions the elder adult doesn’t recall making. It’s normal to forget some things but when it starts happening regularly and in large amounts, that could be a warning sign.
- **New friends or helpers:** Be on the lookout for any new acquaintances or a family member who suddenly appears and tries to insinuate themselves into the elder’s life. If they try to cut the elder off from other family members and make themselves the sole caregiver and indispensable, it could be a sign they are exploiting the relationship to gain financial access.
- **Requests to change financial ownership:** Abrupt changes to a will, sudden requests to include new signatures on financial documents or the bank signature card, or discovery of forged signatures are red flags.
- **Cognitive decline and impaired judgment:** Seniors who are isolated and living alone are susceptible to exploitation. For individuals who are

beginning to experience cognitive decline, isolation can worsen the condition. Loss of activity and mental stimulation can impair their judgment further making them easy targets for the unscrupulous.

- **Bills left unpaid despite ability to pay them:** Bills that were always paid on time and other basic record keeping tasks that are now being neglected are cause for concern. Any sudden change of routine or out of character activity are as well. This could signal that someone or something is impeding their ability to pay bills because their finances have been depleted or they have loss access to their accounts.

How to Prevent Becoming a Victim

- Have a family conversation and have a plan in place. Know what key documents are needed and are already completed. Designate a family member to create a “personal balance sheet” to keep track of income and expenses. Have family financial meetings on a regular basis. Be proactive.
- Never give out your personal information over the phone. The IRS, Social Security Administration, and other agencies will never call asking for your information unless you initiated the call first. It’s always best to hang up and call the agency directly to verify if there is a problem.
- If in-home care is needed, make sure to do a background check or if a company is providing care, verify they do background checks and vet their applicants. This applies to any worker providing a service for you.
- Designate someone you trust as your financial power of attorney.
- Sign up for a service that monitors your bank/credit union, credit, and investment accounts. Review your credit report for inconsistencies.

To Report Abuse: The Texas Department of Family and Protective Services manages the Texas Abuse Hotline. DFPS investigates complaints of abuse, neglect and exploitation not investigated by HHS. Call the Texas Abuse Hotline at 800-252-5400 or make a report online through their secure website. www.hhs.texas.gov › services › your-rights

2023 Holiday Closure Schedule

TPFCU office, will be closed to observe the following holidays:

Christmas Day - Closed Monday, Dec. 25

New Year’s Day - Closed Monday, Jan. 1, 2024

Remember: When we are closed: You will continue to have access to all of your accounts via the website and our mobile app.

<https://fwtpfcu.org/news-events/>