

RANCHO Reporter

RanchoFCU.org | UFCWCU.org

SPRING 2025

Important

DEBIT CARD CHANGES

We're excited to announce an upgrade to your debit card, bringing you enhanced features for a smoother and more secure banking experience. With our new debit card, you'll enjoy added benefits like contactless payments for faster transactions, increased security with EMV chip technology, and better fraud protection. Be sure to use the tap-to-pay card feature when applicable for a more secure and immediate way to pay. Make the most of your everyday spending with a card that works smarter for you.



Safeguard *Your* Accounts

Fraud and spoofing are becoming more sophisticated, but with a few simple steps, you can protect yourself from falling victim to scams. Here are some ways to safeguard your accounts:



WATCH FOR RED FLAGS

Be wary of unsolicited calls, emails, or texts claiming to be from your credit union or other institutions. If something seems suspicious, hang up or delete the message and call the institution directly using official contact details.



BE CAUTIOUS WITH PERSONAL INFORMATION

Never share sensitive information, like account numbers or PINs, over the phone, email, text messages, or through social media. Our staff will NEVER ask for passwords to your online banking information.



USE STRONG, UNIQUE PASSWORDS

Make sure your online banking passwords are strong and unique. Avoid using easily guessed passwords like names or birthdays and consider using a password manager for added security.



ENABLE TWO-FACTOR AUTHENTICATION (2FA)

For added protection, enable 2FA on your apps and logins when available. This adds an extra layer of security by requiring a second form of verification through a code sent to your phone.



NEVER CLICK ON SUSPICIOUS LINKS

Be wary with links that are sent by emails in order to prevent malware being installed on your computer or phone.



MONITOR YOUR ACCOUNTS REGULARLY

Keep an eye on your account statements and transaction history for any unfamiliar charges. If you spot anything suspicious, report it to us immediately.

Contact us if you suspect that an encounter seems phishy. Do not give out personal information or click suspicious links. Remember, we will **never** ask you for personal information such as your log in information or password to your account.





Preparing for Summer Travel?

Don't forget to contact your credit union before you go! Let us know about your travel plans to ensure your account remains secure and that you can access your funds without any issues while you're away. Send a Travel Notice under Messages and Alerts securely inside Online Banking or give us a call at 866-855-9050. Whether you're traveling near or far, we're here to help you manage your finances smoothly.

Holiday Closures

MEMORIAL DAY
Monday, May 26th

JUNETEENTH
Thursday, June 19th

Financial PLANNING

Explore investment services that are designed to guide you through every step of the way, whether you're just getting started or looking to diversify your portfolio.

With personalized advice from Certified Financial Planner, Michael S Busico, you can invest with confidence, knowing your goals are the top priority. From retirement planning to investment strategies, Michael offers the tools and resources to help you grow your wealth.

Let Michael help you secure a brighter financial future when you schedule a complimentary consultation at 1-800-515-4682.



ZELLE® SERVICE DISCONTINUATION



Zelle®, a widely used person-to-person (P2P) payment platform recently announced changes to its standalone app. Zelle® will no longer be available for payments through the app after March 31, 2025.

Other secure peer-to-peer (P2P) payment options are available via apps such as Venmo, PayPal, or Cash App to continue making convenient transfers. Additional credit union payment options are also available, such as bill pay services, wire transfers, and cashier's checks.

Enhancements to your current online banking and mobile app experience are currently underway to include more features, including a P2P solution. We are excited to roll out this new feature later in 2025.

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