

WISE THOUGHTS

Have you ever gotten a phone call or email saying there is something wrong with your account and you need to provide home banking information immediately? Or that you've won a cash prize in a lottery that you don't remember entering and they need your home banking account information to put the money in your account? Thieves are getting more sophisticated, and often all it takes is for them to catch you off guard to steal your sensitive information.



Here are some tips to stay ahead of suspicious activity:

- **If it concerns your GMFCU account, give us a call.** If there is a problem with your account, one of our representatives can quickly and easily look at your account to give you peace of mind.
- **Never give your account information, member number, password, or social security number to anyone you don't know or don't trust.** We also recommend not sharing your information with family members or friends not directly on your account.
- **Do not click on the link provided in an email or text,** but instead log on to your Online Banking account the way you usually do. You can check your balance and transaction history to determine if there is any fraud on your account as well as change your password if you're concerned it might be compromised.
- **Make sure you're using a strong password that is unique to your bank account.** We recommend using a combination of upper and lowercase letters, numbers, and special characters.
- **When in doubt, say NO.** Do not let yourself be pressured into giving information—always check with us if you're not sure.

As always, we are here to help you with any questions you might have to keep your account safe. You can reach us at 336-373-2090, or via email at member.services@greensboromcu.org.

Yours in prosperity,
Jerry Wise

**Start The
Year Off
Right!**



GET

**A HOME EQUITY
LOAN TODAY.**

Payments to match your budget.
No closing costs!*

**A home equity loan gives you
flexibility for the new year.**

- Consolidate Debt
- Pay Medical Bills
- Make Home Improvements
- Prepare for Emergency Expenses

APPLY TODAY!

 **GREENSBORO MUNICIPAL**
Federal Credit Union

greensboromcu.org | 336.373.2090

*Interest rate is subject to change and is based on individual's creditworthiness and loan to value. Rate is tied to Prime Rate, as published in the Wall Street Journal. See credit union for details. Federally insured by NCUA. Greensboro Municipal Federal Credit Union is an Equal Housing Lender.

Save the Date!
GMFCU Annual Meeting
Thursday, April 16, 2020



Details available in the next newsletter or on our Facebook page this Spring!

MoneyDesktop coming to the GMFCU App in January 2020!



Are you looking for a way to stay on top of your budget this year? MoneyDesktop is a FREE budgeting tool available to all GMFCU members that tracks your spending, goals, and debt management. This tool has been available in-Home Banking and as a separate app for some time, but soon it will be just a click away in your GMFCU App!

Why use MoneyDesktop? You can add all of your accounts—not just GMFCU—for a clear look at your finances! MoneyDesktop will help you develop saving and debt management goals with helpful graphics that let you know just where your money is going.

Haven't downloaded our app? Just search "Greensboro Municipal FCU" in the App Store (iPhone) or Google Play (Android) to get started! And make sure you follow our Facebook page (facebook.com/GMFCU) for the official January 2020 launch date for MoneyDesktop in the app!

Want to make a difference at GMFCU? Become a Board Member!

Our Board is made up of dedicated members just like you who volunteer their time and expertise to further the success of GMFCU. An ideal Board member will be able to attend monthly Board meetings and have a strong vision for the future of the credit union.

If you are interested in serving on the Board, you will need to submit official candidacy forms—available at any GMFCU office—on or by **January 31, 2020**. Nominees must also submit board candidacy statements and provide a brief resume.

For more information, call Jerry Wise at 336-373-2090.

Are you enrolled in eStatements?

If so, your 1099-INT Tax Form is located in your December 2019 electronic statement. No paper copy of this form will be mailed to eStatement recipients.



Holiday Closings:
Monday, Jan. 20, 2020,
in observance of
Martin Luther King, Jr. Day

GREENE STREET – MAIN OFFICE

217 North Greene Street
Greensboro, NC 27401

Phone: 336.373.2090
Toll-Free: 866.373.4628
Fax: 336.373.5896

Monday-Friday: 8:30 AM - 5:00 PM

SOABAR BRANCH

2200 Soabar Street
Greensboro, NC 27406

Fax: 336.335.5556

Monday-Friday: 8:30 AM - 5:00 PM

RENAISSANCE BRANCH

2511 Phillips Avenue
Greensboro, NC 27405

Fax: 336.907.7341

Monday-Friday: 9:00 AM - 5:00 PM
CLOSED: 1:30 PM - 2:30 PM

greensboromcu.org

Facebook.com/GMFCU

member.services@greensboromcu.org
loandept@greensboromcu.org



For after-hours and weekend service, visit a Credit Union Service Center. Over 5,000 branches across the U.S. Cash checks, make withdrawals, deposits, account inquiries, and loan payments. For locations, visit co-opcreditunions.org/locator.

