



LUSELAND CU NEWSLETTER

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Credit Union Day

October 20th, 2016



Mark your calendar for the third Thursday in October for Credit Union Day!

We invite everyone to join us for coffee, cookies and a chance to visit with the Luseland CU staff. As we continue to build our community we invite the membership to bring a food or cash donation for the local Food Bank. There will be a number of door prizes to win as well as a giveaway for all those in attendance. We look forward to having you join us for Credit Union Day 2016.

Exciting CU news & updates inside...

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NEW! MemberDirect Alerts

Push Alerts is an optional feature of MemberDirect that notifies you via email or text message about specific events that occur on your accounts. There are three categories of Push Alerts:

1. IMMEDIATE ALERTS

Deposit: Notifies users when a deposit exceeds a set threshold for the following transaction types: ATM, Point of Sale, and Electronic Drafts.

Withdrawal: Notifies users when a withdrawal exceeds a set threshold for the following transaction types: Cheques, ATM, Point of Sale, Fees, Electronic Drafts, Online Bill Payments and Pre-Authorized Debits.

2. IMMEDIATE ALERTS – EVENT BASED

Low Balance: Notifies users if their available or current balance falls below a set threshold. Members select which balance(s) they wish to use to trigger the Alert.

Insufficient Funds: Notifies users when their available balance has insufficient funds for an immediate transaction.

Scheduled Payment Failed: Notifies users if a future dated or recurring bill payment failed.

Scheduled Transfer Failed: Notifies users if a future dated or recurring transfer failed.

3. PERIODIC ALERTS

Balance Report: Notifies users of their available or current account balance. Members select which balance they wish to receive and an Alert frequency of daily, weekly, or monthly.

Generic Balance Report: Notifies users of both their available and current account balance, including Line of Credit. Members select an alert frequency of daily, weekly, or monthly.

Scheduled Payment or Transfer May Fail: Notifies users if their future dated or recurring transfer or bill payment may fail due to insufficient funds.

Loan/Mortgage Due: Notifies users when their loan or mortgage payment is due.

Loan/Mortgage Maturity: Notifies users when their loan or mortgage is maturing.

Back to School Draw Winners!

Congrats to the following back to school draw winners:

Autumn Siwak – Backpack with cap and pencils

Josh Olfert – Backpack with cap and pencils





Register & Manage *Push Alerts*

How to register for Push Alerts:

1. Log into Luseland Credit Union Online Banking
2. Click on the 'Messages and Alerts' tab
3. Choose 'Manage Alerts'
4. Choose alert(s) you would like to receive a message for and Add
5. Add Email and/or Add Mobile Phone
6. Choose Alert options
7. Click Submit



In addition to receiving **Push Alerts** via email or text message, you can review the last 30 days of alerts history in **MemberDirect**. You can also manage your alerts by editing the contact information, account nicknames, or by choosing different alerts to receive. You can access all of these functions from the **Manage Alerts** tab.

NEW LCU Building Update!



The Luseland Credit Union Building Committee, in consultation with our project manager has decided to complete the foundation work this fall and continue with the rest of the project in early spring. The foundation will consist of numerous piles and grade beams to satisfy the engineering requirements. The new vault is in the centre of the building and will need to be assembled before the walls are up, as a crane is required to move the pieces into place. Excitement begins to mount as we get into the building process. A rendered drawing of the new building will be on site soon to give everyone an idea of what the finished project will look like.

Luseland CU covers cost to refurbish Town sign...



The Luseland Credit Union's vision statement states '**Working together to build a better community**' and as part of that continued commitment the Luseland Credit Union Board of Directors donated \$6,480.00 to the town of Luseland to cover the cost of repairing the sign. It was nice to have a bright updated sign for the CTV visit.

In addition, the Credit Union has donated the proceeds from our annual member appreciation BBQ to the Luseland Curling Club. This year the BBQ was held on June 14 and it was a successful event with well over 200 people enjoying the burgers, pop, and ice cream treats. Funds raised from the BBQ totaled \$1,211.00.



WARNING FRAUD ALERT

Banking fraud continues to be a common occurrence across the globe. From fraudulent emails to phone calls, there is a never ending tale of fraud attempts and types. The latest example of bank account fraud goes something like this...

The fraudsters contact you and claim to be from Microsoft. They explain, for a price they can solve issues on your computer. You will then be requested to pay for their service with a credit card. Once that transaction is completed they will contact you again several months later to tell you that the company who did the work for you is now bankrupt and part of the money you paid must be refunded back to you. To do that they request your online banking information.

Once they receive that info. they log onto your account and transfer significant funds from your savings to your chequing. When they call you back, they explain an error has been made and as the wrong amount has been deposited in your chequing account. You check your account and notice several thousand dollars deposited, certainly more than there should have been. As you are an honest person, you agree to return the funds to them via money order. The funds are sent and only when you check your savings account do you realize that you have been scammed!

Please keep in mind there is NEVER a time in which a valid company you do not have an existing relationship with will call you to do work on your computer. It is always fraud. We encourage all our members to contact us at any time if you think your account is at risk.

