



The WIRED



Connecting Members of **St. Paul Federal Credit Union** Fall 2015

INSIDE THIS ISSUE

- Co-Op Shared Branching.....p1
- EMV (Chip) Cards.....p2
- 2015 ICU Day.....p2
- Your Greatest Strength.....p3
- Why Be Busy and Broke.....p4
- CPR Wealth Advisors.....p4

HOW TO ORDER YOUR CREDIT REPORT

1. AnnualCreditReport.com
2. Call 877-322-8228
3. Contact the "Big 3" credit bureaus:

- Equifax (equifax.com)
800-685-1111
- Experian (experian.com)
888-397-3742
- TransUnion (transunion.com)
800-888-4213

CO-OP Shared Branching — Over 5,000 Branch Locations Nationwide!

St. Paul Federal Credit Union has joined together with other Credit Unions internationally, in a cooperative effort to bring you a bold choice in financial convenience, the "CO-OP Shared Branch" Network. You can perform many of your financial transactions and obtain services at branch locations of other Credit Unions belonging to the network.

By using a CO-OP Shared Branch, your membership and accounts remain at St. Paul Federal Credit Union, but you can access your accounts and conduct business through any of the convenient Branch Locations.

Convenience for Your Family

Financial partnership through the work place is probably the reason you joined the Credit Union, but convenience for you may not translate into convenience for your family members. Previously, your family members may not have had easy access to a Credit Union branch. With CO-OP Shared Branch, you and your family will find access to St. Paul Federal Credit Union more convenient.

Convenience while on the Road, when Vacationing or Relocating

No matter where you may be on the road, your Credit Union, is now as close as the nearest CO-OP Shared Branch. With so many convenient locations, you will be able to access your Credit Union account even if you travel or relocate hundreds of miles from us.



Available Services

- Cash Withdrawals
- Check Deposits
- Check Withdrawals
- Loan Payments
- Transfers within your Credit Union accounts
- Balance Inquiries
- View last 10 transactions
- Other transactions as available

Accessing Your Account

You need three things when you visit a CO-OP Shared Branch:

1. The name of our Credit Union—
St Paul Federal Credit Union.
2. Your St. Paul Federal Credit Union
Account Number
3. A Valid US Government Issued ID

Find A Location

Visit our website at www.stpaulfcu.org
or call **888.748.3266**

What Will EMV (Chip) Credit and Debit Cards Mean for You?



The U.S. is poised to upgrade its debit and credit card security systems in an effort to fight skyrocketing fraud costs. And while federal regulations already protect you, as a consumer, from liability for most fraudulent transactions a crook could make using your account, when payment industry participants are hit by fraud, everyone's costs increase.

That's why the U.S. payment industry plans to implement EMV (Europay, MasterCard, and Visa) cards, which contain computer chips that authorize or validate transactions. We're

the last developed country in the world to do so. Here's how the change will affect you:

➤ **You'll receive an EMV card** with information about how it's different, its enhanced security, and how to use it. St. Paul Federal Credit Union is preparing to issue EMV (Chip) Cards in the next few months. Please watch for future communications from the Credit Union regarding these new cards, and when you will be receiving your new card in the mail.

➤ **The transaction process will be slightly different.** You'll insert your EMV card into a POS (point-of-sale) terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.

➤ **Other countries likely will stop accepting mag stripe cards after a certain date.** You'll need an EMV card when traveling abroad and international travelers in the U.S. will have the additional protection against counterfeit transactions that EMV cards provide.

➤ **It's possible that some merchants and card issuers may choose not to convert** and will continue to use mag stripe technology for a time. Your card still will work at the point of sale and consumers will continue to be protected from fraud liability.

Did You Know?

Q: How many ways can you make change for a dollar?



A: 293



If you have questions about EMV cards and how they will affect you, contact the professionals at St. Paul Federal Credit Union. Stop by or call today at **800.782.5767**.

International Credit Union Day 2015: People Helping People

The credit union movement began 160 years ago with a simple but radical idea. That with the help of your neighbors, you can improve your financial well-being.

This idea spread across the world, and Credit Unions flourished, especially during times of economic hardship.

During the Great Depression, scores of ordinary Americans—farmers, teachers, small business owners—found themselves without access to banking services, so they banded together to

become their own not-for-profit financial institution. Credit Unions opened in record numbers.

During the recent Great Recession, again Credit Union membership swelled. Today there are more than 200 million Credit Union members worldwide—100 million of them in the U.S. alone. But even after all this time, the bedrock principles of Credit Unions have remain unchanged.

Credit Unions are still:

- People coming together to be their own bank, so no one can deny them a path to prosperity.
- People pooling their savings to provide each other affordable credit.
- People helping people.



Stop by our Conway or Skyway location on October 15th, 2015 to celebrate International Credit Union Day. We will have Popcorn, Cookies, and Coffee for our members at each location.

Treat yourself to more.

We'll appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500.¹

Or, get rates as low as 0.19% APR.¹

Vehicle purchase required. See reverse side for details.

October 12 – 17, 2015

St. Paul Federal
CREDIT UNION



enterprise car sales
Haggle-free buying. Worry-free ownership.

GET PREPROVED TODAY!

¹ Please see our website at www.stpaulfcu.org for complete promotion details.

Your Greatest Strength Might Be Your Greatest Weakness

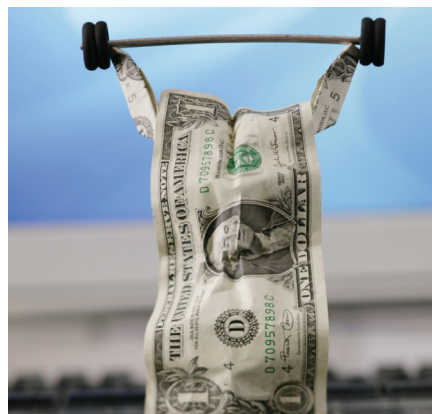
We've all had that moment when we were shopping on eBay at 3 a.m. and spotted the deal of the century - an Omega Speedmaster Moonwatch for just \$100? That's the watch that's been on the moon! Then we realize the price is too good to be true when we see that our newest find will ship from the other side of the planet and the listing features mysteriously blurry photos that obscure key details. Maybe that Moonwatch spelled Saturday with a "B," because some scams are really easy to spot. We've all seen the scam and after catching ourselves, we've all asked ourselves the same question: Who falls for this garbage?

From behind a computer screen, spotting a scam is as easy as a stroll in the park on a beautiful Saturday afternoon.

What investigators have realized is that it gets much tougher when fraud happens in person. In person, all of those skills we've developed online go away and we become easy marks.

The Problem

It's easy to act differently online. No one knows us there, so we can make up the life we want to live or act without repercussions. Otherwise calm and decent people can become maniacs online if certain topics come up - from vaccinations to the recent play of the local



professional quarterback. For others, the digital world is a place of exploration and indulgence in hobbies that are unavailable offline, as players of World of Warcraft or the thousands of people who left reviews on Food.com's recipe for ice cubes can attest. However we change behind the computer, it's easy to see that we think of ourselves and others differently while online. Offline, you wouldn't constantly harass your friends about a farming game, would you?

The same is true when it comes to scams. When we sympathize with people, we lose the critical distance we need to spot scammers. If we can connect with a person, we are far more likely to fall for a scam, and talking to them away from the computer increases that personal connection.

Think about it this way: The FTC says the most common forms of scams all involve human interaction, not computers. The most common form of online identity theft isn't breaking into your credit union - we're really good at security - it's phishing, where scammers

convince victims to willingly give up their credit card information. The most common phone scam is the grandparent scam, in which the bad guys use our natural concern for our family to get money out of us. The most common scam ever might be the basis for the modern home improvement scam: using a hard-luck story or the victim's greed to convince them to pay up front, then never actually do the work.

How to avoid in-person scams

1.) Be wary of surprises and secrets. Two things that should tip you off right away are really big surprises and really private secrets. If you won money in a contest you don't remember entering, you probably didn't enter it. If you're getting a big payday, but you can't tell anyone about it, you're probably not getting a big payday at all. If a company runs a contest, they want to get publicity. If you've got contest winnings coming, that company probably made you put down your email address and a bunch more info. It probably took a while for them to get all of your data. You'd remember. Even in old TV shows they understood that surprises and secrets were a bad sign - if a 1960s sitcom hero inherits a mansion from an uncle they've never met, you better believe it's going to be haunted.

2.) Take your time. If someone needs you to act quickly, that's often a clear sign of a scam, particularly if the sudden rush is coupled with a surprise as described above. Scammers understand the power of groupthink - which is what psychologists call that trend among humans to make worse decisions in groups than by themselves - largely stems from an impending time deadline. By denying you time to catch your breath, scammers are trying to rush you into a bad decision and keep you from getting advice from someone with distance and perspective.

3.) Try to be a robot. NPR's "Planet Money" podcast aired an episode covering the danger of our humanity very well. In it, a banker named Toby convinced dozens of people to help him perpetrate a large-scale fraud simply by telling them his hard-luck story. He claims that not one of them turned him down. The case made in the episode is that for each person who heard the story, the ethical decision to commit a fraud and the rational decision to trust a scammer was completely overwhelmed by our sense of sympathy and injustice. Don't let that be you.

If You Have Been A Victim

Hopefully, you're not going to have to deal with in-person scammers very often. If you do, be sure to contact the FTC at: www.consumer.ftc.gov and the FBI at: www.fbi.gov.

If you think you may have been the victim of a scam, identity theft, phishing, or any other security threat, let us know immediately. The sooner we know, the safer your accounts at the Credit Union will be.

Why Be Busy and Broke?

A wallet full of credit cards means a mailbox full of monthly bills. Different due dates and interest rates can keep you busy making payments and keep you broke from paying high interest rates.

Here's a better way. Add up all your credit card balances and, if you qualify, we'll lend you the money to pay them off. You'll get a better rate, pay off your debt sooner, and you'll only have one payment to make every month.



Don't waste your time and money. Consolidate your credit card loans at the credit union today.

 Apply Online or call us at **800.782.5767** to get started today.

Having trouble getting your 401k to rollover?



CALL US TODAY. If you have recently changed jobs, retired, or inherited retirement plan assets - we should talk. You may be losing out by leaving your 401k or TSP sit where it's at, and we would love to help you explore what option is best for you.

Every investor's financial situation and retirement goals are different. Contact us today to schedule and investment review.



651.735.5400 | 800.987.7412
www.CPRWealthAdvisors.com

Located at St. Paul Federal Credit Union

Investment Centers of America, Inc. (ICA) member FINRA, SIPC and a Registered Investment Advisor, is not affiliated with St. Paul Federal Credit Union or CPR Wealth Advisors. Securities, advisory services and insurance products offered through ICA and affiliated insurance agencies are • not insured by the NCUA or any other federal government agency • not a deposit or other obligation of, or guaranteed by any bank or their affiliates • subject to risks including the possible loss of principal amount invested. ICA and CPR do not provide any tax or legal advice.



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Estate Planning Workshop October 28th, 2015

CPR Wealth Advisors will be presenting an Estate Planning Workshop on **Wednesday, October 28th, 2015** at 5:30PM. This event will be held at the

Electrical Industry Building
1330 Conway St.
St. Paul, MN 55106

Event topics will include:

- Wills & Trusts
- Power of Attorney
- Concerns for family
 - Estate Taxes
- Mistakes to Avoid

Dinner will be provided.

Please RSVP by 10/26/2015 by calling
651.735.5400

2015 Holiday Closing Hours

Labor Day.....September 7, 2015
Veteran's Day.....November 11, 2015
Thanksgiving Day.....November 26, 2015
Christmas Eve/Day..December 24-25, 2015

New Year's Day.....January 1, 2016
President's Day.....February 15, 2016
Memorial Day.....May 30, 2016
Independence Day.....July 4, 2016

Locations

Conway Office

1330 Conway St., Suite 200
Saint Paul, MN 55106

St. Paul Skyway

30 East Seventh St., Suite 270
Saint Paul, MN 55101

Contact Us

Phone: 651.772.8744
Toll-free: 800.782.5767
Fax: 651.772.8787

24-Hour Call Center

www.stpaulfcu.org
info@stpaulfcu.org

Lobby Hours (Mon -Fri)

Conway 8:30 a.m. - 5 p.m.
Skyway 9 a.m. - 5 p.m.

24-HR Drive-up ATM

(Conway Location Only)
Mon-Fri 8 a.m. - 5:30 p.m.
Sat 9 a.m. - 12 p.m.



CONNECT WITH US!

