



Fundraiser to Support Hurricane Relief



The credit union will be selling both short and long sleeved t-shirts, as well as crewneck and hooded sweatshirts in a variety of sizes and colors.

CUAid has been activated by The National Credit Union Foundation (NCUF) for credit union people affected by the recent hurricanes.

Through cuaid.coop, credit union organizations are able to offer employees and members the opportunity to support the Foundation's Disaster Relief Fund, the only disaster relief fund dedicated to helping credit unions, their employees and volunteers recover from major disasters such as Hurricane Irma and Tropical Storm Harvey.

Reliance Credit Union is selling t-shirts and sweatshirts in a variety of styles and colors to support hurricane relief. 100% of proceeds from the shirt sales and 100% of all donations through CUAid goes directly to credit union disaster relief.

Equifax Data Breach: What To Do

Per the Federal Trade Commission's website:

If you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.

Here are the facts, according to Equifax. The breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers.

They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people. And they grabbed personal information of people in the UK and Canada too.

Here are some steps to take to help protect yourself after a data breach:

- Check your credit reports from Equifax, Experian and TransUnion for free by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.



Christmas Club

Christmas Club checks will be transferred into share accounts on Monday, November 6. Not a part of the club? Now's the time to join to start saving for 2018!

- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name

really is you.

- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Visit IdentityTheft.gov/databreach to learn more about protecting yourself after a data breach.



SKIP PAYMENT

SKIP-A-PAY TO BENEFIT CHILDRENS MIRACLE NETWORK

Skip your monthly loan payment just in time for the holidays! At the same time, donate to a worthy cause. For each loan you skip, you make a \$5 minimum donation to the Childrens Miracle Network. Just fill out the form below and return it to your branch. Please note that VISA® payments and mortgage payments are not eligible.

Deferred Monthly Payment Option

Member Name _____

Account # _____

Loan # _____ Loan # _____ Loan # _____

Yes, I would like to put some extra cash in my pocket and support the Children’s Miracle Network at the same time. I understand that interest will continue to accrue on my loan(s) at the current rate and that the maturity date will be extended by one month. Additionally I understand that skip a payment is not available on VISA® or 1st mortgages.

Total Donation (\$5 minimum per loan) \$ _____

Please debit my: Savings Checking Check Enclosed

Member Signature _____ Date _____

Complete this form and return it to your nearest Reliance Credit Union branch, or fill it out online at www.reliancecu.org/skip-a-pay

We will be CLOSED...

November 23 & 24 - Thanksgiving
December 25 - Christmas

Happy Holidays!

MEMBER NCUA | EQUAL HOUSING LENDER

Reliance Credit Union

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www.reliancecu.org | 24-Hour Audio Response (888) 318.4448