

PATRIOT EQUITY

Fall 2017

Serving Members Since 1929

Fraud Protection is a Must Have this Holiday Season

Do you use your smartphone to shop online or conduct other financial activities? Make sure you download Patriot Equity's card management apps to show fraud who's boss!



Download the
app today



****CardValet® lets you set preferences and alerts so you can quickly detect – and takes steps to prevent – fraudulent activity. ****

*****If fraud does occur the cardvalet app connects you to our fraud department IMMEDIATELY. *****

Location-based alerts and controls: Location controls restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the specified range can be declined

Usage alerts and controls: Users can establish spending limits to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds. Transactions can be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants and groceries. Transactions can also be monitored and controlled for specific transaction types: in-store purchases, e-commerce transactions, mail/phone orders and ATM transactions

On/off setting: When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is "off," no purchases or withdrawals are approved until the card is turned back "on." This control can be used to disable a lost or stolen card

Financial features: CardValet enables cardholders to conduct limited card-related transactions wherever they are, any time of the day, including balance inquiries and locating ATMs

**** Touchbanking allows you to manage your money anywhere, anytime – from your mobile device. ****



- Check your account balances
- View recent transactions
- Transfer money between your accounts
- Pay bills
- Find ATMs and branch locations



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Need Some Holiday Dough?

Believe it or not, it's that time of year again – time to start thinking about your holiday shopping list (and how to afford what's on it). Time to take that list, check it twice, and set up a budget that agrees with what you wish to spend. The thought of expenses – holiday feasts, decorations, travel, gifts, and postage – may have you wishing for a little extra dough.

Everyone deserves to enjoy the holiday season without worrying about how to pay for it. With a low-interest holiday loan from **Patriot Equity Credit Union**, you can pay cash and avoid being easily lured into overspending by using your credit cards. With department store credit cards charging as much as 22% interest, you'll save money, too. You'll know exactly how much your payment will be each month and keep from escalating your debt by only paying the minimum balance due on your credit card.

Don't let your holiday expenses take a bite out of your budget. Keep your holidays jolly and let us help you with some holiday dough ~ ~ that is what we are here for!

WHEN DID YOU LAST REVIEW YOUR BENEFICIARIES?

You should routinely check and update **Patriot Equity Credit Union** beneficiaries. Your beneficiary is who you designate to receive your resources after you pass away and it is important to ensure your payable-on-death and individual retirement account (IRA) information are correct.



Life changes can affect who you want to benefit from your accounts. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

*For help with beneficiary designations or if you have questions, please call **731.668.1155** or stop by the credit union.*

Credit Union Closings

Monday, October 9th

Columbus Day

Friday, November 10th

Veteran's Day

Thursday, November 23rd

Thanksgiving Day

Monday, December 25th,

Christmas Day

Monday, January 1st

New Year's Day

Check out our
NEW WEBSITE!

Go to **www.pecujax.org** and check out Patriot Equity's New and Improved website!