

NEWSLETTER

ONLINE SECURITY TIPS: Online Shopping and Our New Card Secure App

With more and more shopping taking place online it is important to stay up to date on how to protect yourself and your pocket book. Consider these helpful tips while shopping online this holiday season:

THINK BEFORE YOU CLICK

- ✓ Avoid clicking on ads or offers. Instead go directly to the company's website to verify that the offer is legitimate.

DO RESEARCH ON THE COMPANY TO AVOID FAKE E-COMMERCE SITES

- ✓ Look at customer reviews, for any customer service information and make sure the company has a physical address listed on their website.

CONSIDER USING A CREDIT CARD FOR ONLINE PURCHASES

- ✓ Credit cards have more consumer protections making them better than debit cards for online purchases.

CHECK YOUR BANK AND CREDIT CARD STATEMENTS REGULARLY

- ✓ Keep an eye on your accounts and credit card statements for any unauthorized purchases.



USE OUR NEW CARD SECURE APP FOR EVEN MORE CONTROL

- ✓ Our Mobile Banking app along with Card Secure helps reduce fraud by empowering you to control how, where, and when your credit and debit cards can be used. Control your cards directly from the Mobile Banking app that you already use every day.
- ✓ With a few taps, you can block all transactions, report a lost or stolen card, and block transactions based on transaction amount, location, and/or merchant type. You can also use the app to set your own travel alerts.

(source: National Security Alliance)

ICYMI: Annual Meeting Recap

On October 6 we held our 26th Annual Meeting of the Membership. SMFCU marked 27 years of service to the south western Twin Cities community this year, now serving more than 4,300 members. At the meeting, President Don Crofut reported South Metro's outstanding achievements for 2019 that include over \$123 million in assets and an increase of over 18% increase in member checking accounts.

The Credit Union annual meeting is a huge part of what makes a Credit Union different. At an annual meeting the membership has the chance to vote for the volunteer Board of Directors, share the successes from the previous year as well as the plans the Credit Union has for the future.



Supervisory Committee: L to R- Ron Lenling, Yvonne Boyd Perkins, Sharon Barber, Jocelyn Johnson (Not pictured Cliff Crooks, Jr.)



Board Members: L to R- Sara Anondson, David J. Bryant, Nick LaFontaine, Scott Gaughran, Kevin Draz, Kyle Kossol, and President Don Crofut



You don't have to do it alone. Award Winning CFS* Financial Advisor, Kristin Chim is here for you.

That's right! For all Kristin has been able to achieve for our members, CUSO Financial Services, L.P. has yet again awarded her with the **2019 Gold National Keystone Award****. That makes it her **eighth consecutive Keystone award!**



OUR CFS* FINANCIAL ADVISOR CAN HELP YOU WITH:

- ▶ Retirement Planning
- ▶ College Savings
- ▶ Life Insurance
- ▶ Wealth Management
- ▶ 401(k) Rollovers
- ▶ Retirement Income Planning

Call 952-445-0888, ext 719 to schedule your virtual or in-person free consultation today!

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), and Sorrento Pacific Financial, LLC ("SPF"), registered broker-dealers (Members FINRA www.finra.org /SIPC www.sipc.org) and SEC Registered Investment Advisors. Products offered through CFS/SPF are not federally insured, are not guarantees or obligations of credit unions or banks, and may involve investment risk including possible loss of principal. Credit unions and banks contract with CFS/SPF to make non-deposit investment products and services available to credit union members or bank clients.

**The Keystone Award recognizes programs having the highest ratio of revenue per \$1 million of total deposits.

QUESTIONS?
Contact Us



Visit www.SouthMet.com
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