

# NEWSLETTER

## Phishing Scams – Are You Equipped to Avoid Them?



In 2019 alone, the FBI's Internet Crime Complaint Center reported that people in the US lost \$57 million in phishing schemes. With advancing technology comes new ways for cyber criminals to get your

personal information. Check out this article from the FTC about how to recognize, avert, and report phishing scams but also what to do if you responded to a phishing email.

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>

As a reminder, NEVER give your user ID or password information to anyone else. South Metro FCU will NEVER contact you unprompted for the following:

- ▶ **User ID**
- ▶ **Member Number**
- ▶ **Online Banking Password**
- ▶ **Credit/Debit card Numbers or PINs**

Unless you call us regarding your account, you should never give this information to anyone claiming to represent South Metro (or its affiliates) who is trying to verify your account information via phone, text, or email.



## Lobby Updates

Check out our website at [southmet.com](http://southmet.com) for the latest updates on lobby closures and re-opening.



## Important Changes to our Funds Availability Policy

Changes will go in effect July 1, 2020 to SMFCU's Funds Availability Policy. To receive a copy of the credit union's Funds Availability Policy, please contact us at 952-445-0888 or visit our website at [www.southmet.com](http://www.southmet.com)

# NEW DATE

## 2020 Annual Meeting

Tuesday, October 6, 2020

*More Details to Come*

**Get involved and exercise your rights as a member of this credit union!**

Vote for the volunteer Board of Directors, go over highlights from the previous year and hear our plan for the upcoming year.

**The annual meeting of the members is one of the great things that makes us different than a bank!**

Get more out of your grocery trip with  
**a credit card from South Metro FCU**

- ▶ No Annual Fee
- ▶ Competitive Rate
- ▶ EMV Chip Security
- ▶ No Balance Transfer Fee
- ▶ Online and Mobile Account Management

Visit **southmet.com** for more information and to apply online.



**QUESTIONS?**

Contact Us

**South Metro**  
FEDERAL CREDIT UNION

Visit [www.SouthMet.com](http://www.SouthMet.com)  
Call 952-445-0888  
Email [MemberServices@SouthMet.com](mailto:MemberServices@SouthMet.com)

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