

THE GENCO BUZZ



SPECIAL
SECURITY ISSUE

PROTECT YOURSELF FROM PHISHING

Phishing is when criminals use fake texts, emails, social media posts or direct messages with the goal of luring you to click on a bad link or download a malicious attachment. If you click on a phishing link or file, you can hand over your personal information to the cybercriminals. Many phishing schemes can also install malware onto your device.

No need to fear your inbox, though. Fortunately, once you know what to look for, it's easy to avoid a scam email. With some knowledge, you can outsmart the phishers every day.

SEE IT SO YOU DON'T CLICK IT

The signs can be subtle, but once you recognize a phishing attempt you can avoid falling for it. Before clicking any links or downloading attachments, take a few seconds (like literally 4 seconds) and ensure the email looks legit. Here are some quick tips on how to clearly spot a phishing email or text message:

- Does it contain an offer that's too good to be true?
- Does it include language that's urgent, alarming, or threatening?
- Is it poorly crafted writing riddled with misspellings and bad grammar?
- Is the greeting ambiguous or very generic?
- Does it include requests to send personal information?
- Does it stress an urgency to click on an unfamiliar hyperlink or attachment?
- Is it a strange or abrupt business request?
- Does the sender's e-mail address match the company it's coming from?
Look for little misspellings like paval.com or anazon.com.

UH OH! I SEE A PHISHING EMAIL. WHAT DO I DO?

Don't worry, you've already done the hard part, which is recognizing that an email is fake and part of a criminal's phishing expedition.

If you're at the office and the email came to your work email address, report it to your IT manager or security officer as quickly as possible.

If the email came to your personal email address, don't do what it says. Do not click on any links - even the unsubscribe link - or reply back to the email. Just delete it. Remember, DON'T CLICK ON LINKS, JUST DELETE.

You can take your protection a step further and block the sending address from your email program.



CYBERCRIMINALS LIKE TO GO PHISHING, BUT YOU DON'T HAVE TO TAKE THE BAIT.

Source: National Cybersecurity Alliance



Report phishing: You can report a phishing attempt to CISA here: <https://www.cisa.gov/uscert/report-phishing>

\$12,922 IN SAVINGS!

Congratulations to Jay and Kathryn of Lufkin - our winners for our 0% auto refi giveaway! They saved \$12,922 in interest on their loan! What a big win for them and their family!

0% Annual Percentage Rate
AUTO LOAN
Winners!



BE AWARE OF SUMMER SCAMS

Hello, Summer! It's that time of the year for travel and summer fun. But, unfortunately, summertime is also prime time for scammers. People are more relaxed, schedules are looser and vacationers are traveling in unfamiliar locations. All of this can lead people to let their guard down during the summer, and the scammers know it.

DON'T FALL VICTIM TO A SUMMER SCAM! FOLLOW THESE TIPS TO STAY SAFE.

1. Check for skimmers at the pump - Skimmer Summer Scam

If you'll be spending a lot of time on the road this summer, and pumping gas in unfamiliar places, it's a good idea to check the card reader for skimmers before going ahead with your transaction. A card skimmer will read your credit or debit card information, enabling a scammer to empty your accounts. Here's how to check for a skimmer on a card reader:

- **Try to wiggle the card reader; this should dislodge a skimmer if there is one.**
- **Check the keypad to see if it looks newer than the rest of the card reader.**
- **Touch the surface of the keypad to see if it's raised.**
- **Never use your debit card PIN number, use credit.**

2. Use credit cards when traveling - Protection from Summer Scams

A credit card will offer you the most protection in case something goes wrong. You'll be able to dispute unauthorized charges, and in most cases, reclaim your lost funds. To learn more about GENCO credit cards, go to gencofcu.org.

3. Research vacation rentals - Vacation Home Summer Scam

Many vacationers now book stays at private homes instead of hotels, making it easier than ever for scammers to target travelers. With a few fake photos and a bogus address, you've got yourself a fake vacation rental. In other vacation rental scams, scammers will falsely advertise a rental as a beachfront property, claim that it's larger or more modern than it is, or promise amenities that are missing when you arrive.

Before booking a vacation rental, read the reviews. If there aren't any, or they sound fake, you're likely looking at a scam. Look up the address of the rental to see if it even exists and if the location matches the description listed. You can also ask the owner for more details about the property just to see their reaction; if they sound vague or uneasy, it's likely a scam. Finally, as mentioned above, use a credit card to pay for the stay so you can dispute the charges if it is a scam.

4. Never pay for a "prize" vacation - The Classic Summer Scam

So you won an all-expense-paid trip to Aruba or a whirlwind weekend in a remote French chalet? All you have to do is pay a small fee to reserve your prize. Although it sounds like a dream come true, if you commit to the deal, you'll be caught up in a nightmare. If you're asked to pay even a small fee to claim a free vacation prize, you're looking at a scam. A legitimate company will never ask winners to pay a fee for a prize.

5. Ignore celebrity messages - The Fame Effect Summer Scam

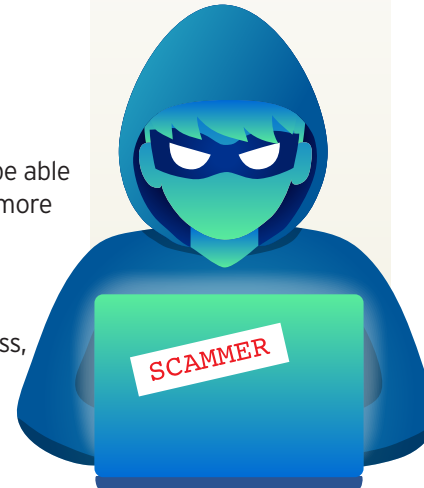
Celebrities might have a direct line with the public through their social media platforms, but don't believe a private message appearing to be from your favorite movie star, singer or athlete. Direct messages from "celebrities" asking for money for a charity, or claiming you've won a prize, but need to pay a processing fee, is a scam.

6. Vet potential contractors - Mr. Fix-It Summer Scam

Contractors who go from door-to-door looking for work are a fairly common summertime sight. Unfortunately, some of these "contractors" are actually scammers looking to con innocent homeowners out of their money. They'll deliver shoddy work at an inflated price, disappear once a down payment has been made, or do more harm than good with their "home improvement" work.

Before hiring a contractor, thoroughly research them, asking for contact info of previous clients, checking out their online presence and looking up the business on the BBB website. It's also a good idea to only work with contractors you've personally sought out. Those that come knocking on your door are likely not the real deal. Finally, if possible, don't agree to pay more than a third of the total cost of a job before work begins. Even then, only pay when you see the materials arrive.

IN CONCLUSION... Don't let summertime turn into scam-time. If you've been hit by a card skimming device or a scammer managed to get your debit card information, freeze your debit card through Online Banking with MyCard. Then contact GENCO as soon as possible. Stay alert, follow the tips outlined above, and stay safe!



Sincerely, Neil Ling
PRESIDENT

HAVE A SAFE SUMMER!



BANK JUGGING!

Over the past several years, a crime trend called “bank jugging” or “jugging” has grown in popularity in Texas. Jugging occurs when a suspect(s) watches a financial institution, an ATM or a high-end store and then follows a customer after they leave to steal their money or valuables.

Jugging can be committed by one person, but it’s often carried out by two or more perpetrators.

How to keep yourself safe:

1. Be on the lookout for individuals backed into parking spaces, who do not exit their vehicle to conduct business.
2. Be extra vigilant when using ATMs, since they typically target these areas.
3. Be vigilant when arriving and departing. Be aware of your surroundings and don’t leave your car or the building if you observe suspicious vehicles parked in or around the parking lot.
4. Conceal your money before you leave the credit union.
5. Do not ever openly carry bank bags, envelopes or coin boxes or leave them out visible in your car.
6. Make banking the last stop of your errands.
7. Call 911 if you are being followed.



KEEP YOUR INFO UP 2 DATE!

We are constantly updating our files to make sure we have the most recent contact information on you. If you have recently moved, or you are planning to, please go to mobile banking online or call us at 254-776-9550 with your new contact information. Keeping your correct address and email on file can help maintain your privacy and protect you from identity theft.

SAFETY DEPOSIT BOX

Protect Your Documents With A GENCO Safe Deposit Box

A safe deposit box is ideal for protecting important documents. Once opened, only you will have a key to your box. Remember the **DOs** and **DON'Ts** of safe deposit box usage in terms of what should and should not be stored here.

Safe Deposit Box **DOs**:

- Jewelry
- Property deeds
- Original documents of any kind
- Car titles
- Insurance documents
- Stock certificates
- Personal computer backup info

Safe Deposit Box **DON'Ts**:

- Powers of attorney
- Trust instruments
- Wills
- Cash



It’s better to keep the documents on the **DON'T** list in a fireproof safe at home or at your attorney’s office. For the items mentioned on the **DO** list, a safe deposit box would be a great option. Contact GENCO to open your safe deposit box today.

HOLIDAY CLOSURES

Independence Day - July 4

Labor Day - Sept 2

Branch Locations

Waco

731 N. Valley Mills Drive
Bellmead/Lacy Lakeview

1500 N. Loop 340

Lorena

230 N. Frontage Road

Woodway

105 Archway Drive

Lufkin

1402 S. John Redditt Drive

www.gencofcu.org



Insured By NCUA

IMPORTANT NOTICE REGARDING CREDIT INSURANCE:

For members insured with Credit Insurance, coverage terminates on the last day of the month during which you reach the Termination Age of 70 for Credit Life and 66 for Credit Disability.

GENCO FEDERAL CREDIT UNION OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

GENCO Federal Credit Union understands that unexpected overdrafts occur from time to time - Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at GENCO Federal Credit Union ¹	\$1 fee per transfer
Overdraft Protection Line of Credit ^{1, 2}	Subject to fees + interest
Overdraft Privilege Standard or Extended	\$28 Overdraft Fee per item presented*

¹Call us at 254-776-9550, email us at odpservices@gencofcu.org, or come by a branch to sign up or apply for these services;

²Subject to credit approval.

*Per item presented means each time an item is presented, including re-presentation

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at GENCO Federal Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review the "What Else You Should Know" section for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts)*	If you would like to select Extended Coverage for future transactions:
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X	
Everyday Debit Card Transactions		X	

- go online and complete the GENCO consent form found at <https://www.gencofcu.org/overdraftprivilege>
- call us at 254-776-9550
- visit any branch, complete a GENCO consent form and mail it to us at P.O. Box 7246, Waco TX 76714-7246
- e-mail us at odpservices@gencofcu.org

**If you choose Extended Coverage on your account, ATM transactions and everyday debit card transactions will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage. If you want to discontinue Overdraft Privilege in its entirety, contact us at odpservices@gencofcu.org or call us at 254-776-9550.*

FEDERALLY INSURED BY NCUA



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FEDERAL CREDIT UNION