

A man with a beard and a young boy are in a grassy park. The man is leaning over the boy, holding a large yellow watering can. The boy is holding the handle of the watering can, and water is being poured onto a small sapling. The background is a lush green forest.

CES QUARTERLY

2019 | April

CES Credit Union 

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PRESIDENT'S MESSAGE

CES Credit Union is committed to protecting you and your money. That's why we take fraud and scams very seriously at the credit union, and want to do all we can you keep you safe from criminals trying to lie their way into getting their hands on your hard earned money. To do this, we have formed a small list of red flags to better equip you to spot a scam before it's too late. These criminals are more cunning than ever, so we plead with you to take extra precaution and be alert to the dangers of fraud and scams.

1. Uncertain Identity

Often times, scammers try to pose themselves as someone you would easily trust. This could be a family member, a government official/agency, charities, or even a company you deal with or know. Other times, they are an internet friend that you have built up a relationship with, but have never truly met.

Make sure you can 100% verify that the individual contacting you is who they say they are. Never give out your personal information if you are at all questioning their identity or honesty. Even Caller ID cannot be trusted because scammers are able to manipulate the caller ID technology to make it appear as though someone you trust is calling, or that it is a local number calling you.

2. Odd Requests

If you are asked to deposit a check or wire money back to someone that you do not know, beware. Sometimes this comes in the form of the scammer "accidentally" writing a check for more than they meant to, perhaps when paying for an item they bought from you online, and then they ask you to send the extra money back. Other times, fake companies will promise you a commission or payment for facilitating money transfers through your account. If a request seems odd, let us know about it before you decide to comply with their request.

3. Account Information

If you receive an out-of-the-blue, unexpected, or unusual call or email from CES, or any other financial institution, requesting personal information that we should already possess, it is good to be cautious. Do not reply, but instead call CES at 888-397-1136. Do not use the call-back number or email that they might have provided for you.

4. Lotteries and Pay Upfront Requests

Occasionally, we hear about individuals who have been told that they won a lottery or a grand prize of some contest (Most of the time they never even entered the contest to begin with). The victim is then told they must pay an amount to cover taxes or fees BEFORE they can receive their prize. Never pay upfront for a promise, no matter how "luck" you feel.

There are so many more red flags and scam types that we could discuss, but the best advice that we can give to our members is keep your eyes open and talk to us, or someone you trust, whenever something seems "odd".

For more tips and advice, and to sign-up for a free scam alert service from the Federal Trade Commission, go to ftc.gov/scams.



Sandy Coffing
SANDY COFFING, PRESIDENT/CEO

NEW DELAWARE MANAGER

CES is excited to announce that Lisa Clark, a CES veteran of the Chestnut Street branch, has moved to our Delaware location to begin her new journey as Delaware's service center manager!

Lisa has been working in the banking industry for over 20 years and recently celebrated her 5 years of service with CES Credit Union.

An open house was held in mid-March to celebrate her arrival and allow the town the opportunity to meet her, but we invite our Delaware area members to stop in at any time to meet Lisa and discuss with her your financial needs.

LISA CLARK



CES has three fun-filled trips planned this year for our MAP members!

The first trip, that we call *Spring Fever*, will take place at the end of this month with a stop at LaComedia dinner theatre in Springboro, OH where our attendees will enjoy a delicious buffet style lunch and watch a matinée showing of the Disney Broadway play “*Newsies*”. From there, attendees will enjoy free time exploring the streets, shops and cafes of Yellow Springs, OH (pictured top right).



Trip Two we call *Ride the Rails*. It will begin with a tour of the Stan Hywett Hall & Gardens in Akron, OH. This historic 65-room Tudor style estate was the former home of F.A. Seiberling, co-founder of the Goodyear Tire & Rubber Company. Following the tour, and lunch at the Spaghetti Warehouse, the attendees will enjoy a relaxing, afternoon ride on the Cuyahoga Valley Scenic Railroad (pictured middle right).



The final trip of the season takes attendees all over the city of Columbus to experience art and history in what we call *Columbus Culture*. This trip consists of a tour of St. Joseph Cathedral, the Columbus Museum of Art, a lunch stop for gourmet grilled cheese at Melt Bar and Grill, tour and exploration of the newly opened Veterans Memorial & Museum (pictured bottom right), and a stop at the Flag Lady's Flag Store to round out the day.



For more information on each trip, please go to our website at cescu.com and check under the “About CES” tab. You can also stop in to any of our service centers to pick up information or reserve your seat on one of our trips. Seats are limited so reserve yours today!

Financially FIT

WANT MORE CONTENT?

CHECK OUT OUR BLOG AT
CESCU.COM/BLOG FOR MORE
ARTICLES ON BEING FINANCIALLY FIT!

DOCUMENT DESTRUCTION DAY

Bring unwanted documents and papers containing sensitive
information and have us shred it for you for free!

Items that can be destroyed:

- Up to 5 boxes of papers
- Hard drives
- USB sticks/thumb drives
- RAM cards
- Data tapes
- Cell phones

JOIN US!

Knox County Courthouse parking lot
off E. Chestnut St. Mount Vernon, OH

Saturday April 27th from
9:00-11:00 AM

For more information please call us at (740) 397-1136.

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CES CREDIT UNION OFFICES

LOBBY:

Monday - Friday: 8:30 am - 5:30 pm
Saturday: 9:00 am - 1:00 pm

DRIVE-THRU:

Monday - Thursday: 8:30 am - 5:30 pm
Friday: 8:30 am - 6pm
Saturday: 9:00 am - 1:00 pm

Mount Vernon
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Delaware

740.397.1136
567.203.5443
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