

MEMBER NEWS

**YOUR MONEY, YOUR TERMS:
Flexible CDs for
Every Goal!**



**9-month CD
4.20% APY¹**
**15-month CD
4.00% APY¹**

**Additional CD Options Available
uecu.org/cd**

1 APY=Annual Percentage Yield. Rates are effective as of 3/3/2025. All rates and information are subject to change at any time without notice. Fees could reduce earnings on the account, see **Fee Schedule** for details. Opening balance and minimum balance of \$500 for all certificates. For CDs, APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. After a CD is opened, you cannot make additional deposits into the account during the term. A withdrawal request will reduce earnings. A penalty will be imposed if you withdraw funds before a CD maturity date. Certificate penalty information is detailed in the **Truth-In-Savings Disclosure**. 9-month certificate renews at 6 months after maturity. 15-month certificate renews at 12 months after maturity. See Credit Union for additional terms and conditions.



As your trusted financial partner, I am very happy to share an update about your digital banking enhancements. Over the past few months, we've been working on several upgrades to make your online banking experience better than ever. We rolled out our SavvyMoney® Auto Enrollment program to make it easier for first-time digital banking users to access their free SavvyMoney® credit score and report. We also made enhancements to Yodlee, our account aggregation service in Mobile and Online Banking. Now, you can link your external investment accounts to your UECU account for better insight and a complete financial picture. For our Visa® cardholders, we implemented digital issuance and push-to-wallet. These brand-new services provide quicker access to your new Visa cards in Mobile and Online Banking. The new digitally issued Visa cards can be pushed directly to your mobile wallet in Google or Apple Pay so you can begin using your cards before the physical ones arrive in the mail. As we continue to roll out more enhancements in 2025, we'll share timely updates in digital banking.

APRIL 2025

**Special
Announcement
from
Bret Krevolin**



We are also preparing for the integration of UECU and NE PA Credit Union's (NE PA's) banking systems. Upon completion in July, NE PA, a division of UECU, members will have access to all of UECU's products, services, and exclusive membership benefits. UECU members will also gain access to NE PA's locations in Monroe County, PA. Through the merger with NE PA, we've also added two new Board Members. I'd like to extend a warm welcome to Lisa Kirschner and Todd Weitzmann. They bring with them diverse and extensive experience from various industries and disciplines. Lisa and Todd also advocate the credit union philosophy of People Helping People and share in UECU's vision, **"To be our members trusted financial partner for life."**

See back for more information.

UECU'S 2025 STUDENT SCHOLARSHIP CONTEST IS ON THE WAY



We are pleased to announce that we'll be awarding two \$3,000 scholarships. If you are planning on attending an accredited college/university or technical/trade school in the fall of 2025, visit uecu.org/scholarship in late April for more info!

PHISHING SCAMS CAN BE HARD TO SPOT

Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. Maybe it's an unexpected email or text message pretending to be from a company you know or trust, like a utility company or a service provider asking you to make a payment, or maybe it's an unexpected party invitation that looks like it's from a friend or family member.

The message could be from a scammer, who might:

- **Say they've noticed some suspicious activity or log-in attempts** — they haven't
- **Claim there's a problem with your account or your payment information** — there isn't
- **Say you need to confirm some personal or financial information** — you don't
- **Include an invoice you don't recognize** — it's fake
- **Want you to click on a link to make a payment** — but the link has malware
- **Say you're eligible to register for a government refund** — it's a scam
- **Offer a coupon for free stuff** — it's not real

Don't click on links or download attachments in these messages. It might lead to a request for personal information, like your Social Security, credit card, or bank account number, or the link or attachment could download harmful malware onto your device.

How can you spot these scams? If you get an email or text message that asks you to click on a link or open an attachment, ask yourself: Do I have an account with the company or know the person who contacted me?

If the answer is "No," it's likely a phishing scam. If the answer is "Yes," contact the company using a phone number or website you know is real — not the information in the email or contact your friend directly on a separate email or text string to confirm it's really them.

Learn more about how to spot, avoid, and report scams—and how to recover money if you've paid a scammer—at ftc.gov/scams. Online Source: Ari Lazarus, Consumer Education Specialist, FTC, consumer.ftc.gov.

UECU cares about its members and serves to be a resource for you. If you think you are being scammed and your account is at risk, please do not hesitate to contact us. Call **800.288.6423** or log in to your account to start a secure chat online.

UECU WELCOMES NEW BOARD MEMBERS



Lisa Kirschner is an entrepreneur with strong ties to the Stroudsburg, PA area. She is the owner/founder of Sit, Stay, 'N Play dog training facility in Stroudsburg. Driven by the need to provide a safe training environment for dogs, Lisa decided to create an indoor, year-round dog training and social center for the community. She has been serving dog lovers in the community since 2013. Lisa is currently owned (dog lovers get this) by 2 dogs—an 11-year-old Border Collie and a 2-year-old Mini Aussie. Attending agility competitions with her dogs is a passion that Lisa thoroughly enjoys. As vice chair of the NE PA Community Federal Credit Union's Board of Director's, Lisa supported the credit union's mission to provide quality member service and maintain a superior financial position. She understands the value a credit union provides for its members and the community. Lisa is married with two grown sons and two grandsons. In her free time, she enjoys skiing and fishing.



Todd W. Weitzmann is a partner in the law firm of Weitzmann, Weitzmann & Huffman, LLC, and has over 25 years of experience representing local governments in Monroe County, PA. Todd has guided his municipal clients – including the Monroe County Board of Commissioners, several township Boards of

Supervisors, the Redevelopment Authority, Control Center, and various planning commissions and zoning hearing boards – through the challenges posed by uncertain economic conditions and shifting demographic forces. As these factors have led Monroe County to both state-leading growth and later contraction, Todd has also devoted a portion of his practice to helping the families that are impacted. For over 15 years, Todd has served as a court-appointed custody conciliator and juvenile court hearing officer, where he mediates family conflict to protect children. Outside of his professional practice, Todd shares his time and experience on several local non-profit boards. As chair of the NE PA Community Federal Credit Union's Board of Directors, Todd helped lead the credit union through a strategic merger with Utilities Employees Credit Union, and he now serves as a Director on the Board. Todd received a B.A. from Dickinson College and a J.D. from the University of Pittsburgh School of Law, where he was selected for the Order of the Barristers. Todd is an avid runner. He and his wife live in Stroudsburg, where they raised their two now-adult children.



Your Trusted Financial Partner for Life.