



PacTrans SPRING 2019

Call Center Hours

M-T, Th-F: 8:45AM to 5:00PM
Wed: 10:00AM to 5:00PM

Credit Union Closure Dates

May 27 – Memorial Day

Shared Branch Locations

Shared Branches provide you with access to 5,600 locations around the country. With shared branching, you can visit any participating credit union shared branch and manage your accounts for free:

- **Deposits and withdrawals:** Visit a branch for basic transactions like cash or check deposits, as well as cash withdrawals. A conveniently-located branch can help you avoid ATM fees when you're out and about.
- **Transfer between accounts:** Move money from your savings account to a checking account so that you have funds available for payments.
- **Make loan payments:** If your payment due date is approaching, make a payment which is credited to your account instantly and avoid late charges and penalties.

Visit us at www.ptfcu.org to find the nearest shared branch location.

QUICK REMINDER

CO-OP 
Conversion Coming!

You wanted more access to your money!! Well... here we go!!! In the 2nd quarter of 2019, PacTrans and CO-OP will once again bring you more ATM access! PacTrans' participation in the CO-OP ATM network means convenience when, where and how you want it.

As our member, you can visit any of the more than 30,000 CO-OP ATM locations to conduct transactions.

As part of the conversion – you will receive a new PIN. Once received, you will be able to customize your PIN by following the instructions included in the notice.

Be sure to follow us on social media (including email) for updates.

6 Simple Tips to Prevent Becoming the Next Victim of Identity Theft

1. Avoid Disclosing Personal Information over the Phone

Unless you initiated the call, do not disclose any information that may put you at risk for identity theft, including your card information, social security number, or credit union account information. If a caller from an institution that you know asks for this information, offer to call them back to give the information or deliver it in person.

2. Keep Your Social Security Number Safe

Knowledge of your social security number is a green light for hackers attempting to commit identity fraud. It is a crucial piece of information for you to keep safe. Memorize your number and leave any records with your social security number locked away in a safe place. Never give your social security number to anyone over the phone unless you initiated the call.

3. Analyze Your Statements and Bills Each Month

Monitoring your statements each month will make fraudulent charges stick out quickly. Smart hackers will try to camouflage fraudulent actions so that they don't stand out on your statements. Keeping a record of your transactions will allow you to sort out any fraudulent charges.

4. Pay Your Bills Online

Change your bill settings to stop receiving bills by mail and instead pay your bills online over a secure internet connection.

5. Shred Any Documents that Reveal Personal Information

A general rule of thumb is that when you are done with a document shred it!

6. Keep Your Passwords and PIN Codes Secure

Do not use personal information such as birthdays for passwords or PIN codes; these are easily breached. Instead, choose more complicated passwords. As an additional security measure, try to change out your passwords every three months.



Don't be the next victim of identity theft. Activate the benefits of your Advantage Secure Checking account at PacTrans FCU. Manage more than just your money.

With your Advantage Secure Checking you receive simple, easy-to-use security and savings benefits.

IDProtect identity theft monitoring and resolution service for you and your eligible family members.

- **Fully Managed Recovery with Comprehensive Identity Theft Resolution Services**—With IDProtect¹, a dedicated fraud specialist will be assigned to manage your case. The Specialist will handle the recovery process until your identity is restored.
- **Identity Theft Expense Reimbursement**—Up to \$10,000 Identity Theft Expense² Reimbursement to cover expenses associated with restoring your identity. (Refer to Insurance Document for complete details of coverage.)
- **Monitoring Total Identity Monitoring**—monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised.
- **3-in-1 Credit File Monitoring**—provides daily monitoring of your credit files with Equifax®, Experian®, and TransUnion® for key changes to your reports. Alerts are sent via email or text message (if activated).
- **3-in-1 Credit Report**—request a new credit report every 90 days or upon receipt of a credit alert.
- **Credit Score**—receive a new single bureau credit score with every new credit report

¹ IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

We are Your One-Stop Shop for the Best Auto Loan Options!

At PacTrans Federal Credit Union we have your best financial interests in mind, especially when it comes to purchasing a car! We love helping our members secure a great deal on a new or used auto loan and finding solutions to help you save time and money.

Best Competitive Rate Options

Our rates (as low as 1.74%), member discounts, and loan terms to fit your budget, will give you peace of mind and make driving your new vehicle more enjoyable.

Refinance Loan

If your auto loan is with another financial institution and you are paying higher interest or your monthly payment doesn't work for you, let us help! We love helping our members save money. Contact one of our loan representatives at 424-233-3091 to discuss how we can possibly lower your rate and/or monthly payment.

No matter which option is right for you, PacTrans wants you to know we are always looking out for you and are here to help! If you're ready to start saving, you can **visit us at www.ptfcu.org to apply online today!**





CASH at your fingertips
when you need it!

Intro offer
extended thru
June 30, 2019

Introductory Rate

as low as

3.99% APR*

APPLY TODAY!

**Put Your Home to Work for
You with Our Low Home Equity
Line of Credit (HELOC) Rates!**

It is the perfect time to take advantage of
our low HELOC rates! The best part? You can
access available funds when you need them.

The benefits of our HELOC:

- Great low, competitive rates
- Interest may be tax-deductible**
- Consolidate debts
- Available to use when you need it

Start putting your home to work for you! Call 424-233-3091

*APR = Annual Percentage Rate. Certain conditions apply for "as low as" rate and not everyone will qualify; call for specific details. APR does not include fees or closing costs. All loans are subject to credit approval and actual rate received is based on your individual credit profile. Any policies, and rates stated herein are those in effect on the date of publication and are subject to change.

This does not constitute tax advice. Please consult your tax advisor. **Promotional introduction offer ends June 30, 2019.



NMLS
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