

920-478-2151

marketing@avestarcu.com

Winter 2024

Don't Fall Victim to Common Scams and Phishing Attempts

It's important to safeguard your information from fraudulent activity. Understanding how scammers target you to obtain your account information can help protect your account and personal information.

Be aware of the following to keep your accounts safe.

Impersonation phone calls

Fraudsters may unexpectedly contact you claiming they are from a reputable company looking to do one of the following:

- Ask you to share your card number or three-digit security code for verification purposes
- Ask you to download an app to enable screen-sharing and help resolve your situation

Suspicious behavior

Fraudsters may portray a sense of urgency by saying things like "You need to take immediate action on your account" or using aggressive language to catch you off guard and get you to act before you're ready.

Unfamiliar emails and links

Fraudsters may prompt you to open emails that appear legitimate but come from fraudulent senders. These emails often contain links that redirect you to an impersonating website to steal your personal information, login details, or card number.

Here are more ways to protect your account.

- Never share your password or card number with anyone.
- We will never contact you to ask you for this information.
- Be vigilant about the emails you receive and never click on links from untrusted sources.
- Change your passwords frequently and use strong passwords.
- Set up alerts on your accounts to notify you of transactions.

CREDIT UNION

DOWNLOAD OUR APP Search for "Avestar Credit Union" on your mobile device.



Main Office/Mailing Address

125 W Madison Street Waterloo, WI 53594

Madison Office 3401 W Beltline Hwy. Madison, WI 53713

WELCOME Members First Credit union Members



We at Avestar are very glad you stayed with us through the merger with Members First. We are very sorry for all the inconvenience. Unfortunately, we cannot wave a magic wand to make everything work; we count on many vendors to bring you all our services.

We have one more big move in February of 2024, and this will be the VISA credit card program. The program will be new and improved with Rewards, Tap to Pay, Samsung Pay, Apple Pay, and Google Pay; we will keep you informed as we get closer to the launch date.

As we move forward into 2024, we will be here to serve your financial needs and answer questions you may have on your account. We are here for you in person, by phone, website, or mobile app.

Sincerely, Kay Radloff



Tax Planning. Tax Preparation. Simplified. Professional Tax Service Here!

Contact Kenneth Courts at 262-232-8080 or kenneth@courtsstrategies.com to schedule your appointment.

www.avestarcu.com





Open Your Christmas Club Account!

Save throughout the year for your holiday spending, a vacation, a new car, or anything! Simply set up a Christmas Club Savings Account. In early November, a check for the funds in this account will be

mailed out, allowing you plenty of time to shop for gifts or plan a winter vacation.

Stop in the credit union or call us to get started.



Saver's Sweepstakes Prize Linked Savings Account

NCUA

Saver's Sweepstakes is a prize-linked savings account at Avestar Credit Union. Savers Sweepstakes offers a prize drawing entry each time you increase your savings balance by \$25 (up to six entries per month).

Statewide prize drawings are held monthly, quarterly, and annually – so the more you save, the more chances you have to win! It's that easy!

Come into any one of our branches to get started.

*See Avestar for complete terms, conditions and official rules. Federally insured by the NCUA.

Information You Need to Have Your Tax Refund go to Your Avestar Accounts

Avestar Credit Union's Routing Number: 275982144

Call the Credit Union for your nine or ten digit account number.

Please also make sure that the name(s) on your tax return matches the name(s) on your account.



Protect Your Debit Card

Download the Brella app and connect your Avestar Debit Card. Get alerts when your card is used so you can quickly detect unauthorized or fraudulent activity on your account. You can also check your balance anytime, submit a Travel Notice to the credit union and find nearby ATMs.

Send and receive money. Send money to virtually anyone. If you receive an invitation to sign up for Brella, you can receive money from eligible users.

Turn your debit card off/on. This control can be used to disable a lost or stolen card, prevent fraudulent activity and control spending.

Happy AnniversaryDownload it on the App Store or get it on Google Play
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Avestar Credit Union is an Equal Housing and Equal Opportunity Lender. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

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