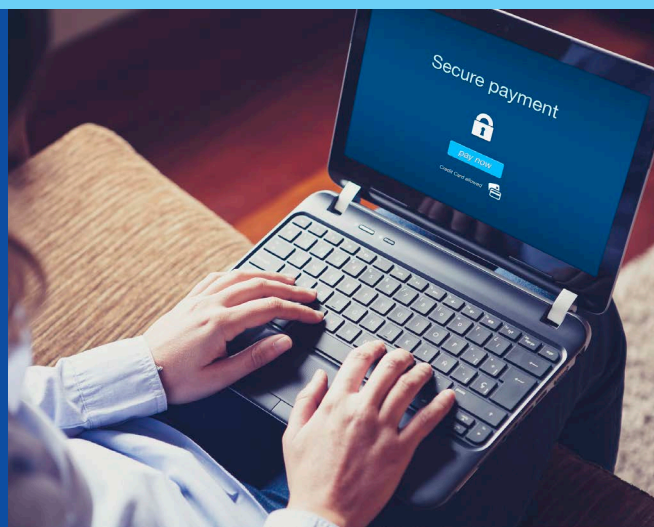


MONEY'S WORTH

for TFCU Members • November 2024



Protecting your cards in a digital world

Credit and debit card fraud has grown significantly, affecting individuals worldwide. It is important to be aware of fraud indicators to protect yourself. Unfamiliar transactions, even small ones, could signal that a fraudster is testing your card. Unexpected declines might indicate someone has reached your card limit. Stay vigilant with alerts from your financial institution regarding unauthorized transactions.

Check the legitimacy of websites.

When online shopping, it's crucial to confirm the authenticity of websites to prevent falling victim to fraud. Here are some things to look for:

- **Verify the URL.** Make sure it is the website you want to visit. Do not click on unsolicited links to access websites. These links can hold viruses and malware.
- **Investigate the website.** Seek out reviews and ratings for an unfamiliar website. Confirm whether the company has an address and a customer service contact number.
- **Exercise caution with deals.** Fraudulent websites and marketplace items often entice people with great offers. If it seems too good to be true, it likely is.

Practical suggestions to avoid fraud.

Credit and debit card fraud is not difficult to avoid. Consider these practical suggestions to enhance your protection against credit and debit card scams.

- **Safeguard your card information.** Refrain from sharing your debit or credit card details over the phone or online unless you are absolutely certain about the recipient's identity.
- **Choose secure payment options.** When you are out shopping, try to always use the chip or tap options for more encrypted security.

- **Regularly review your accounts.** Make it a habit to check your online banking and account activity frequently to spot unauthorized transactions quickly.
 - **Activate alerts.** Set up alerts online or with your mobile device to receive notifications of purchases.
 - **Choose a strong PIN.** Set a unique PIN for your credit and debit cards. Avoid easily guessed numbers like birthdays or sequences and update it regularly.
- By staying vigilant, adhering to these suggestions and regularly monitoring your accounts, you can help protect yourself from card fraud. Choose secure payment methods, verify websites and stay informed to reduce your risk. ■

Article by Kara Robinson,
TFCU financial educator

TFCU events

Holiday closing: November 11, 2024

**TFCU/Perry Publishing Turkey Giveaway:
November 14, 2024**

1432 NE 23rd St., OKC, OK 73111 | 4 p.m. – 7 p.m.

**TFCU/Perry Publishing Turkey Giveaway:
November 16, 2024**

5029 N Peoria Ave., Tulsa, OK 74126 | 11 a.m. – 1 p.m.

Holiday closing: November 28, 2024

2025 TFCU calendars

Calendars are currently available at all branches and a PDF version can be downloaded at TinkerFCU.org

Stories to treasure

Gathering with loved ones for the holidays can be a great time to preserve valuable memories and life lessons about our friends and family. These moments not only strengthen bonds but also create opportunities to pass down stories and traditions to future generations. Here are some questions that can lead to meaningful conversations about family and values, along with tips to get you started.



- **What have been the happiest moments of your life?**
- **What are the most important life lessons you've learned?**
- **What are some traditions that have been passed down through our family?**
- **How would you like to be remembered?**

Consider taking things a step further with these questions by preserving the memories in audio or video form. Recording these conversations ensures that future generations can hear the stories directly from their loved ones. If your family member is willing, decide whether you would like to conduct your interview one-on-one or in a group setting and compile your list of questions.

If your interviewee isn't exactly chatty, you might need some cues to get the conversation going. You can break out old family photo albums that might spark memories, use card decks with questions to ask one another or download a conversation starter app to help get things going.

With a little effort, you can turn the stories of your loved ones into cherished keepsakes — insights that can be passed down through generations. These conversations preserve not only memories but also the values that define your family. They may even lead to important discussions about financial planning. TFCU Financial Advisors can help you create a financial plan that honors your family's legacy and long-term goals.

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