



Employees dressed in their Halloween best (2023). Don't forget to dress in your best costume and join us for our annual Boo Fest*!

NEW PRODUCT: CREDIT BUILDER PROGRAM

We recently launched our Credit Builder Program. The program is designed to give all members an opportunity to succeed with credit. Whether the goal is to build or improve credit, members are given:

- A secured financial product.
- A fixed rate.
- A low monthly payment.
- A set term.

Applicants are required to complete at least one financial counseling session with one of our certified financial counselors. The financial counselor provides a detailed credit analysis, and reviews and helps establish a budget to ensure applicants have the best chance of succeeding in the Credit Builder Program. Applicants may be required to provide financial documentation prior to or during their counseling session. Counseling sessions are by appointment and typically last one hour.

CERTIFIED CREDIT UNION FINANCIAL COUNSELORS (CCUFC)

Katy Steinebrey, CCUFC
330-364-8874 ext. 1936

Alyssa Walters, CCUFC
330-364-8874 ext. 1939

For more details or to get started with this program, call or text our Installment Loan Department at 330-364-887.

ANNUAL UNITED WAY PLEDGE CARD CAMPAIGN

Our pledge card campaign for United Way is scheduled for Monday, October 21, through Saturday, November 2. All members who donate will have a pledge card, with their name on it, hanging in the lobby of one of our five, full-service credit union locations. All donations stay in Tuscarawas County to help the health and human service agencies that partner with United Way. More information about United Way can be found at www.tuscunitedway.org.

REMINDER: ANNUAL BUSINESS MEETING

Our annual business meeting is Tuesday, October 29, at 5:15PM, at our Main office on Fillmore Avenue in Dover. We do not require the voting of Board of Directors this year because Federal Regulation does not require an election if the number of candidates running equals the number of open seats.

*ABOUT THIS EVENT!

Join us for our annual Boo Fest on Saturday, October 12, from 5:30PM to 7:30PM at our Main & Admin offices in Dover for trick-or-treating, face painting, potion making, a special giveaway (the first 50 kids), Sonder & Thyme's Mobile Café, and more. Come dressed in your Halloween best for this free community event. More details about our annual Boo Fest can be found on our Facebook page.

LIFE HACKS



Understand the Trade-In Value



If you are trading in your current vehicle, understand its market value before you bring it to a seller. Research the trade-in value independently to ensure you get a fair deal.

GET TEXT UPDATES! Stay informed about office closures, special offers, new products and services, and more with text updates from your credit union. Text DPFCU to 877-857-3728 to opt-in.

ALL YOU NEED TO KNOW ABOUT DATA BREACHES

If you follow the news, you may realize major data breach headlines are frequent. At DoverPhila Federal Credit Union, your financial success and safety are our primary goals. To help keep your information and finances secure, we've created an informational guide to data breaches and what you need to do to protect yourself.

WHAT'S A DATA BREACH?

A data breach occurs when unauthorized individuals gain access to your personal information, such as your name, email address, Social Security number, credit card details, or medical records.

Breaches can happen in a variety of ways, such as hackers exploiting weak security systems, phishing scams, or even careless handling of data by companies. Whatever the cause, the results can be serious, potentially leading to identity theft, financial loss, and a lot of stress. If you're told a data breach compromises your information, take the following steps as quickly as possible:

Step 1: Read all notices from the compromised company. The business that was breached usually contacts all potential victims to notify them of the exposure. It may also advise victims about the next steps. If you have verified that your information is part of a breach, read every message you receive from the exposed company.

Step 2: Change your passwords. It's best to change as many passwords as possible after a breach to keep information and money safe. Start by changing passwords you are sure were a part of the breach.

Step 3: If possible, enable Two-Factor Authentication (2FA). Two-factor authentication adds an extra layer of protection to your accounts. Even if someone has your password, they should not be able to log in without the second piece of information, like a code sent to your phone.

Step 4: Check your credit report. Your credit report is a good indicator of whether someone is trying to open new accounts in your name. You can get a free credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion). If you see anything fishy, then you know it's time to act.

Step 5: Consider a credit freeze or fraud alert. A credit freeze alerts lenders and credit companies to the fact that you may have been a victim of fraud. This added layer of protection makes it difficult for hackers to open a new credit line or loan in your name.

Step 6: Alert your financial institution. Next, let DoverPhila Federal Credit Union know a breach compromised your information. This way, we'll keep an eye out for signs of fraud and be in touch if we notice any suspicious activity.

Step 7: File an identity theft report. If you believe fraudsters stole your identity, file an identity theft report with the Federal Trade Commission (FTC) as soon as possible at www.identitytheft.gov.

Data breaches are scary, but they don't have to be disastrous. By staying calm, taking swift action, and being vigilant, you can protect yourself and minimize the impact of a breach. Remember, the best defense is a good offense, so stay informed and stay safe!



trust & will

Easy. Affordable. Secure.

Members Save 20%
on any online estate plan

SCAN QR CODE TO GET STARTED
OR VISIT
lovemycreditunion.org



Love My
Credit Union®
rewards

UPCOMING CLOSURES: November 28 – November 29 (close at 2:00PM);

December 24 (close at 1:00PM) – December 25; December 31 (close at 1:00PM) – January 1, 2025

Follow DoverPhila FCU
on social media!



We have Shared Branching! Access your account
at over 5,000 shared branches nationwide!