

## HOLIDAY CLOSINGS

Thursday, November 23 – closed  
 Friday, November 24 – close at 2:00PM  
 Saturday, December 23 – closed  
 Monday, December 25 – closed  
 Saturday, December 30 – closed  
 Monday, January 1, 2024 – closed

## HOW TO PROTECT YOURSELF FROM CARD FRAUD

With the advent of online commerce, credit and debit card fraud has exploded. Unfortunately, credit and debit card fraud can go unnoticed until it causes serious damage. Here's what you need to know about credit and debit card fraud, how to protect yourself, and what to do when you're targeted.

### WHAT IS CREDIT CARD FRAUD?

Credit and debit card fraud occurs when a scammer gains access to a victim's card information and goes on to empty their accounts, commit identity theft, and more.

### CREDIT CARD FRAUD CAN BE PERFORMED IN MANY WAYS:

- Card skimming involves a scammer tampering with an ATM or payment terminal. The machine reads the victim's card information and transmits it to the scammer.
- Brute force attacks employ an auto-dialer to access the card numbers issued within the target's banking identification number. The scammer can perform infinite guesses until they land on the card's expiration date, security code and numbers.
- Online phishing is done through insecure links embedded in emails or online ads, or through bogus surveys, solicitations, job offers, dating profiles, etc. The scammer uses these means to access the victim's credit or debit card information.

### PROTECT YOURSELF

Follow these tips to stay safe from credit and debit card fraud:

- Monitor your checking and credit card accounts frequently to spot the first signs of fraud.
- Sign up for alerts. Many issuers will send you texts or emails when new charges post to your account, or card-not-present transactions happen.
- Use strong, unique passwords across all your accounts.
- Choose a card with zero liability protection so you won't be held accountable for any fraudulent charges made on your card.
- Shop with caution. Only shop at reputable sites and avoid clicking on pop-up ads or links in emails from unverified senders. To confirm a site's security, look for the padlock icon and the "s" after the "http" in the URL. Avoid storing your credit card info in online shopping accounts. Finally, make sure the security settings on your devices are current.

### IF YOU'RE TARGETED

If you believe your card has fraud, take immediate steps to mitigate damage. First, let the credit card company know about the fraud. Similarly, if your debit card has fraud, let DoverPhila Federal Credit Union know as soon as possible. Your old card will be canceled, and you'll be issued a replacement card.

# COMMUNITY SHRED DAY

ADMIN PARKING LOT ON FILLMORE AVE  
 SATURDAY, OCTOBER 21<sup>ST</sup>  
 10:00AM TO 12:00PM



**FREE TO THE COMMUNITY!**  
**NO MORE THAN 3 BANKER BOXES PER VEHICLE.**  
**PAPER ONLY. STAPLES AND PAPERCLIPS DO NOT NEED TO BE REMOVED. CD/DVD CANNOT BE SHREDDED.**

## DOVERPHILA TEXT UPDATES!

Stay informed about your credit union with DoverPhila text updates. Learn about office closures, special offers, and more. Opt-in to text updates by scanning the QR code (*populates DPFCU in text message*) or by texting DPFCU to 877-857-3728.



## DOVERPHILA ANNUAL BUSINESS MEETING

Our annual business meeting is scheduled for Tuesday, October 24 at 5:30PM 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.

## FINANCIAL WELLNESS PROGRAM

We're offering two sessions of a free 5-week financial wellness program at Buckeye Career Center for members and non-members. The program focuses goal-setting and saving, building a budget, dealing with debt, understanding credit, credit reports, and credit scores, and protecting your money. The program is every Monday from 6:00PM to 7:30PM for 5 weeks. Session one starts on Monday, October 2, 2023, and session two starts on Monday, April 1, 2024. Register by calling DoverPhila at 330-364-8874 extension 1936.

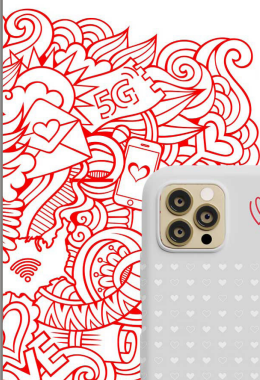
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rewards

Spectrum mobile™

SWITCH. SAVE. GET CASH REWARDS.

MEMBERS  
GET *more*

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or visit [mobile.lovemycreditunion.org](http://mobile.lovemycreditunion.org)



DOVERPHILA FEDERAL CREDIT UNION'S



# BOO FEST



SATURDAY, OCTOBER 14<sup>TH</sup>

FROM 12:30PM – 3:30PM

MAIN & ADMIN OFFICES ON FILLMORE AVENUE IN DOVER  
(BACK PARKING LOTS)

BRING FRIENDS! BRING FAMILY! COME DRESSED IN YOUR BEST COSTUME!

BEGINNER FAMILY YOGA CLASS 1:00PM - 1:30PM  
(BRING YOUR OWN TOWEL OR YOGA MAT)

MAKE YOUR OWN POTION, CARICATURES, CHALK MAZE, MOBILE  
LIBRARY, FACE PAINTING, PUMPKIN PAINTING, CARNIVAL & YARD  
GAMES, PRIZES, CANDY, ICE CREAM, POPCORN, AND MORE!

PARTNERS: YOGA WITH LILI GEORGE • CARICATURES BY MEGZ • DOVER PUBLIC LIBRARY  
TUSCARAWAS COUNTY YMCA • TUSCARAWAS COUNTY PUBLIC LIBRARY SYSTEM

## #DPFCUKINDNESS CAMPAIGN

We're celebrating 70 years of service with a Kindness Campaign that runs throughout the year. The goal is to serve Tuscarawas County and encourage volunteerism and acts of kindness throughout the community.

Nearly 100 employees are volunteering at the local food pantry, assisting with children's programs at local libraries, working concession stands for area sporting events, hosting activities at senior centers and nursing homes, supporting local businesses through random drawings, sponsoring events, and more.

"We're proud to have been able to serve Tuscarawas County for 70 years. To show our gratitude for this community's support, we've decided to pay it forward with a kindness campaign," said Jason Garner, CEO. "We hope it inspires others to volunteer or help where they can in this wonderful community that we call home!"

The campaign kicked off on August 1 with a school-supply drive. The collected donations went to a program through East Central Ohio Educational Service Center (ECOESC) that supports area students. ECOESC supports traditional, vocational, and alternative programs in several school districts in Tuscarawas County and surrounding areas.

Follow us on Facebook and Instagram as we document our Kindness Campaign (#DPFCUkindness).

