

## Avoid Scammers in the New Year!

- **Fake Online Stores:** AI-built sites copy real retailers, offering deep discounts on popular items, but deliver nothing or counterfeit goods.
- **Phishing & Malicious Links:** Emails/texts about package deliveries (UPS, FedEx), account issues (Amazon, PayPal), or fake holiday e-cards contain links to malware or fake login pages.
- **Gift Card & Payment Fraud:** Scammers demand payment via gift cards (iTunes, Amazon) or wire transfers, which are untraceable.
- **Holiday Job Scams:** Fake job postings ask for upfront fees or personal info for seasonal work.
- **Social Media Gift Exchanges:** "Secret Sister" or "Secret Santa" schemes are often pyramid schemes asking you to send gifts to strangers.
- **Fake Charity Appeals:** Impostor charities request donations via text or email, preying on holiday generosity.
- **QR Code Traps:** Malicious stickers on legitimate QR codes (parking meters, restaurants) lead to fake payment sites.
- **Grandparent & Emergency Scams:** AI voice cloning can mimic family members in distress, asking for urgent money.

310 Bloomfield Street  
Johnstown, PA 15904  
(814) 262-9117  
FAX (814) 262-0709

544 Vine Street  
Johnstown, PA 15901  
(814) 539-5697  
FAX (814) 535-4207

Toll Free (888) 473-2198

Mon-Thurs 8:30 A.M.-  
4:30 P.M.  
Fri 8:30 A.M.- 6:00 P.M.

Night Drop and ATM at  
Both Locations



Your Credit Union will be closed on the following days:

Thursday, January 1st  
New Years Day

Monday, January 19th  
Martin Luther King Jr Day

Monday, Feb. 16th – Presidents' Day  
Friday, April 3rd – Good Friday  
closing at Noon  
Open until 6:00 PM Thursday,  
April 2nd

**The Supervisory Committee is currently conducting their scheduled audit of VISA and student loan accounts. Please submit any account discrepancies to:**

Franklin Johnstown Federal Credit Union  
Supervisory Committee  
PO Box 5442  
Johnstown, PA 15904

**\*\*Please DO NOT send deposits or payments to this address\*\***

## It's Tax Season Once Again!!!

As we once again prepare to file our taxes, there are a few things we would like you to remember:

**Please double check the account number you have listed for direct deposit on your tax return as many deposits come in with incorrect account numbers.**

**Only deposits for names listed on an account are eligible for deposit. All others will be returned as No Account/Unable to Locate Account.**

The IRS needs your help as well. Here are a few common sense suggestions that can make a big difference in warding off cybercriminals.



Always use security software with firewall and anti-virus protections. Make sure the security software is always turned on and can automatically update. Encrypt sensitive files such as tax records you store on your computer. Use strong passwords.

Learn to recognize and avoid phishing emails, threatening calls and texts from thieves posing as legitimate organizations such as your credit union, credit card company and even the IRS. Do **not** click on links or download attachments from unknown or suspicious emails.

Protect your personal data. Don't routinely carry your Social Security card, and make sure your tax records are secure. Treat your personal information like you do your cash, don't leave it lying around.

Give personal information only over encrypted websites – look for “https” addresses  
Check out companies to find out who you are dealing with. (Taken from IRS.gov)



### CHILLY DAYS – CHILLY NIGHTS

It's still just down right COLD! Our “FUEL LOANS” are still available for your heating purposes through the end of February, 2026.

You can apply for an amount of \$500 through \$2,500 at an annual percentage rate of 7.99%\* for a term of 12 months.

A monthly payment on \$2,500 would be approximately \$217.43, while a payment on \$500 is around \$43.49.

Proceeds will go directly to the fuel distributor. Call the Credit Union “Chill Busters” in our loan department for information and don't be left out in the cold.

\* Certain terms and conditions apply. Based on credit. Rates subject to change.

### Account Passwords

To help prevent fraud, effective January 1, 2024 any member who wishes to transact business by phone will be **REQUIRED** to establish a password on their account. Members must give us password requests in person or in writing with a signature. No password requests will be accepted by the phone. Thank you for your cooperation.

## Ghost-Tapping

A recent scam exploiting Near Field Communication (NFC) in tap-to-pay cards and phones, where criminals use hidden card readers or devices to make unauthorized, small charges by getting close to victims in crowded places, often posing as vendors or charity workers to trick people into tapping, or by simply "bumping" them, potentially charging much larger amounts than the victim realizes.

To prevent it, use RFID-blocking wallets/cases, disable tap-to-pay when not in use, set up instant transaction alerts, and always verify transaction amounts and details before tapping or paying.

### Protect Yourself

- Use Protection:** Carry cards in RFID-blocking sleeves or wallets, or use an RFID-blocking phone case.
- Monitor Accounts:** Set up instant transaction alerts and closely monitor your bank and credit card statements for any unfamiliar charges.
- Control Tap-to-Pay:** Turn off the tap-to-pay feature when not in use and disable features that quickly open digital wallets.
- Be Aware in Public:** Be cautious of unfamiliar devices or people asking you to tap in crowded situations.
- Verify Transactions:** Always confirm the amount on the payment terminal or your phone's screen *before* you tap.
- Consider Cash:** Using cash can be a more secure alternative in high-risk situations.

## How to Spot a Scam Email

**Suspicious Sender:** Mismatched or slightly altered email addresses (e.g., @paypa1.com).

**Urgent/Threatening Language:** "Account suspended," "Immediate action required".

**Poor Quality:** Bad grammar, spelling, or low-res logos.

**Generic Greetings:** "Dear Customer" instead of your name.

**Suspicious Links/Attachments:**

Hover over links to see the real URL; avoid unexpected files.

**Unusual Requests:** Asking for passwords, bank details, or payments via untrusted methods.



## Common Types of Insurance Scams

**Fake Policies:** Scammers sell bogus policies, taking premiums but providing no real coverage, often using official-looking but fake IDs.

**Premium Diversion:** Agents collect premiums but don't send them to the insurer, leading to policy cancellation while the customer thinks they're covered.

**Staged Accidents ("Swoop & Squat"):** Drivers intentionally cause collisions to file claims, sometimes with passengers faking injuries.

**Inflated Claims:** Faking injuries, exaggerating damage (like in auto body shops), or falsifying theft reports.

**Unsolicited Offers:** High-pressure sales for "free" or "too-good-to-be-true" plans, especially for health insurance, often via phone or email.

## Guard Your Cards!!

Do **NOT** ever give your card information over the phone.



Do **NOT** allow websites to remember your cards.

Check your card activity on bank accounts regularly. Look for unfamiliar charges. Always memorize your cards PIN. **NEVER** write them down.

Any unrecognized calls/texts or emails, contact the credit union **IMMEDIATELY!**

Do **NOT** shop on Social Media.

Report lost or stolen cards **IMMEDIATELY!**

Always set up 2-step verification. Also called two-factor authentication.

Watch for Skimmers! Gas pumps are prime locations for skimmers!

## **-Important-**

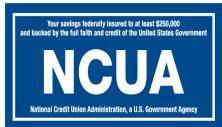
YOUR CREDIT UNION WILL NEVER CONTACT YOU TO VERIFY INFORMATION THAT WE ALREADY HAVE ON FILE. PLEASE MAKE SURE THAT ALL OF YOUR PERSONAL INFORMATION IS CORRECT. IF YOU RECEIVE A PHONE CALL OR EMAIL REQUESTING THIS INFORMATION BY INDIVIDUALS CLAIMING TO REPRESENT THE CREDIT UNION, DO NOT GIVE OUT ANY INFORMATION AND NOTIFY US IMMEDIATELY!

The Franklin Johnstown Federal Credit Union is a Not-For-Profit, member owned, financial organization dedicated to becoming the primary financial institution for our members. We strive to provide the highest quality of personal attention while maintaining stability and growth. We are ultimately committed to the credit union philosophy of:

## **“Member Helping Member”**

### **Loan Cancellation Fee**

If you apply and are approved for a loan and then decide to cancel the loan (credit cards included), there is a \$30.00 loan cancellation



### **Keep information current**

If you have moved, please inform us. In order to better serve our members, the credit union needs to have updated and current member information on file. Due to the continued growth of identity theft, we will not accept verbal requests for an address change. All address changes not made in person at our credit union branches must be in writing and signed by the account holder. Signature verification will be done. Proof of your address change will also be required, if the request is in writing, such as a utility bill or other mail you receive at your new address. Please remember a \$5.00 fee will be charged for all returned mail.

**Transfer Limits** Effective April 1, 2016 there is a \$7.50 fee each time you use your overdraft protection over the 6 free transfers. What this means is, if you look at your monthly statement and you see O/D TRANSFER FROM on your share (savings) account, this is an overdraft transfer. You are permitted six (6) free transfers per month and after that, you will be charged \$7.50 per transfer. If you are going to be using your checking (all debit card transactions with the exception of share (savings) withdrawals come out of the checking) put your money in the checking.

### **State Law**

Abandoned and unclaimed property state of repose (dormancy) is now three (3) years, previously five (5). This includes your accounts at the credit union. If there has been no activity on your account and we are unable to get in touch with you, we are required by law to turn these funds over to the state as unclaimed property after three (3) years. Be sure to keep your account active!

### **Dormant Fees**

Keep your share account from going dormant by making a deposit at least once a year. Dormant accounts that have a balance of less than \$100 are charged a \$3.00 monthly fee after one year with no activity. Post cards are sent each month to members who were charged the fee. If you receive a post card just come into the office and make even a small deposit and the fee will be reversed.