



Happy Holidays from Blackhawk Federal Credit Union

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Reminder:

The office will be closed for the Holidays on the following dates:

Monday Dec 25, 2017
Monday Jan 1, 2018

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Always remember to update the Credit Union office any time you change your phone number, address, email or last name so that we have the most updated information to keep in touch with you.

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Why does Santa go down the chimney?
Because it soots him!

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As I reflect back on 2017, I'm proud of the improvements we have made to the security of our members' accounts. In light of the recent Equifax data breach, I'd like to encourage YOU, our member, to become aware of the services available to you to protect your hard earned assets. We are now offering the ability to turn off and on your debit cards through Home Banking and the MyMobileMoney App. We are partnering with Sollievo to make a discounted Identity Theft Protection Service called CyberScout available to you. All BFCU Debit and Credit cards have been upgraded to utilize the EMV Chip Technology to help prevent skimming and counterfeiting of your cards. We are working diligently with the Fraud Prevention Team to block common fraudulent activity on your debit cards. You can help us by letting us know when you travel to avoid a temporary shutoff of your BFCU Debit and Credit Cards.

Looking forward into 2018, I am excited to be introducing a new Credit Card App that will give you the ability to pay your bill, view transactions, mark the card as lost/stolen and dispute transactions. I will continue to seek new services and products that will benefit you as our member. I am also looking forward to new growth in our membership, with your help. As a reminder, your parents, grandparents, siblings, spouses, children, grandchildren and economic household members are all eligible to join because you belong. We at BFCU strive to improve our efficiency and member relations. Should you have any suggestions or feedback, please don't hesitate to contact me. Let's make 2018 the best year yet!

- Christine Ozenich, Acting Manager

Who's Who at BFCU

With the addition of all of the great online and remote features to your accounts with BFCU, we recognize that many of you are not finding a need to stop into the office as often as you used to. To keep you up to date, we would love to take a moment and reintroduce you to our staff. Chris Ozenich is the Acting Manager of the Blackhawk Federal Credit Union. She has been the primary leader in the office since July. She loves her fur babies, the colors purple and black and keeping our members happy! Jessica is our Assistant Loan Officer. She will gladly help you figure out which options are best when you need financing. She enjoys spending time with her kids, reading and solving the puzzles that some loan requests can be. Rachael is our Member Service Representative. She is expecting her first child this January (but maybe December) and has recently been busy teaching our newest team member Hillary how to do her job. Rachael is very excited for the changes coming. Last, but not least, Hillary joined our team on October 19 of this year. She's got two spunky kittens at home and a second career as a licensed massage therapist. You may have had a chance to speak with her over the phone or in the office. We are so excited to have her on our team as she has quickly picked up the duties of the Member Service Representative role. If you have a free moment, stop by or call to say hi to the girls!

Blackhawk Federal Credit Union

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Supervisory Committee Update

After 34 years of dedicated service on the Supervisory Committee, Nancy Mahosky will be stepping down from her role as Supervisory Chairperson in spring of 2018. Blackhawk Federal Credit Union appreciates all of her hard work with this committee and wishes her the best of luck with all of her new free time! In preparation for her retirement from this position, BFCU is in search of a new Supervisory Chairperson.

The following are the qualifications for a potential candidate:

- Must be a member of the credit union
- Must be bondable by the credit union's surety bond company. Employees and credit committee members are not eligible for membership on the committee as outlined in the FCU Bylaws
- Experience in bookkeeping, accounting, or auditing is helpful in carrying out your responsibilities for the audit and verification

For more information on the role and responsibilities of the Supervisory Chairperson feel free to click the following link for the NCUA's Supervisory Committee Guide for Federal Credit Unions. <https://www.ncua.gov/Legal/GuidesEtc/GuidesManuals/supcomm.pdf>

Travel Alert!!!

As a reminder – Let us know if you will be traveling! Due to an increase in ATM PIN Fraud, we are working with our Fraud Watch Plus Protection Debit Card Service to keep your accounts safe. In doing so it has become more difficult for fraudsters to use your MasterCard Debit Card outside of your typical spending radius. Because of this change, it is very important that you notify the BFCU Team at the office that you will be traveling. An alert will be placed on your debit and/or credit cards to prevent any temporary closure of your cards while you are out of town.

MyMobileMoney App

MyMobileMoney is a new Debit Card App available to all members for use as of November 22, 2017. This app allows alerts to be placed on debit cards that can be sent to your mobile phone or email. These alerts can be set for a number of different situations such as where the transaction takes place, the type of transaction or how much is being spent daily on each debit card. More than one card can be added to this app if you have joint owners on a checking account and want to utilize one mobile device to track your debit card spending. One of the most exciting features of the app is to turn the debit card on and off when you are not using it. Imagine how much less of concern debit card fraud would be if your card isn't even turned on when you know your card isn't being used. The app can be downloaded from the App Store or Google Play under "My Mobile Money Access" by Elan Financial Services. Click the following hyperlink to view more information about the app. <https://www.youtube.com/watch?v=8jGBqle7bR8#action=share>



CyberScout Identity Monitoring Service Available!

Three things you get from CyberScout? Proactive monitoring, fraud resolution and peace of mind.

Speaking of Fraud... BFCU is partnering with **Sollievo and CyberScout® Identity Monitoring Services to bring you an opportunity to purchase Identity Protection Services at a discounted rate.** Most fraud takes place under the radar. Personal data is taken from social media networks. Malware on a computer captures personal information. Lines of credit are opened with stolen data. A data breach exposes email addresses, passwords and other uniquely identifiable information. For maximum security, you need cutting-edge identity management services that monitor a full range of credit and non-credit information that are used to perpetrate fraud.

As a quick reminder, if you are physically unable to come into the office, please don't hesitate to contact us. We can make arrangements to meet you at your car or grant access to the office through the lower level handicapped entrance. We are more than happy to accommodate you!

In partnership with Sollievo and powered by CyberScout® (formerly IDT911), the nation's premier provider of identity management services, Blackhawk Federal Credit Union customers can now purchase FraudScout® credit and fraud monitoring and take your identity protection to a whole new level.

FraudScout Features	Basic Package	Advanced Package	Premium Package
Credit Bureau Monitoring	1 Bureau	3 Bureau	3 Bureau
Credit Bureau Report	1 Bureau	3 Bureau	3 Bureau
Credit Bureau Score	1 Bureau	3 Bureau	3 Bureau
Score Tracker		X	X
Cyber Internet Surveillance			X
Public Records Monitoring			X
Court Records Monitoring			X
SSN Trace			X
Payday Loan Monitoring			X
Pricing	\$62/year	\$95/year	\$129/year

It's easy for you to use these new services.

After you purchase your optional credit monitoring service, FraudScout will keep a watchful eye on both your credit information and your online reputations to keep your identity safe and privacy levels high. If FraudScout detects potentially unscrupulous activity, you will receive an alert followed by access to 24/7 full resolution support from our experienced fraud specialists who will help you every step of the way. To learn more about FraudScout, contact them at 877.537.5662, option 3, reference Sollievo. You can check them out online at www.myIDmanager.com/Sollievo.

Wishing You a Season Filled with Warmth, Comfort, Good Cheer & the Very Best for the New Year!

- The Staff, Board Members & Supervisory Committee of
The Blackhawk Federal Credit Union

2018 Beaver Valley Chapter of Credit Unions Scholarship

Last year, out of five scholarships given by the Beaver Valley Chapter of Credit Unions, two were awarded to our members. Applications are now being accepted for 2018's scholarships. Applications must be received by March 1, 2018. Three college bound students will be awarded \$500 each, one will be awarded \$1,000 and the highest award will be given for the amount of \$1,500. The application will be attached to the email this newsletter came in. You may also stop in the office to pick up a printed copy of the application. We would love to see another member receive the award this year, too!

From the Assistant Loan Officers Desk

We have an exciting new product called Assurance Plus that members financing their vehicles and purchasing GAP Insurance will receive at no additional charge! In the event of an accident, GAP insurance will still cover the difference between what your insurance would pay out for a totaled vehicle and the amount that is still owed on the loan. However, this new feature will give you a reimbursement for your deductible on a claim to your insurance up to \$500 for damages that didn't total the vehicle. There is no limit to the number of times a year you can claim this deductible. Not only is this service good for three years, but it is valid on any vehicle that you are on the title and insurance for. This product is only offered on vehicle loans that have been processed through our office since July and going forward. So if you are in the market for a new vehicle in the coming months, consider financing with BFCU. Call Jessica, our Assistant Loan Officer, for more information.

Updated Fee Schedule

To keep up with the cost of doing business, Blackhawk Federal Credit Union will be making some updates to the fees we charge. The following changes are being made to the fee schedule and will go into effect on February 1, 2018. If you have any questions about these changes, please call the office at 724.846.7929.

Reissue Debit/Credit Card (Plastic lost/stolen/damaged)	\$10.00
Wire Transfer-Outgoing (Incoming Free)	\$15.00
Account Reconciliation	\$20.00 per hour
Bad Address	\$ 5.00

Imagine not having to make room in your budget for an insurance deductible for a chipped windshield or accident. Make it a reality by adding GAP with Assurance Plus to your next vehicle loan with BFCU.

Be on the lookout for a new Credit Card App available this Spring/Early Summer!

How much did Santa pay for his sleigh?
Nothing, it was on the house!