

# June

2023 BFCU Newsletter



## Congratulations!

Each year Blackhawk Federal Credit Union offers a scholarship to its members that are enrolled in a two year, four year undergraduate degree, or full time job preparatory program at an accredited trade or technical school. A committee comprised of BFCU board members reviews the applications and selects the winners based on academic performance, participation in activities, content of essay, and need.



This year, out of several applications received, the awards of \$1,500 were granted to both Mackenzie Sarver and Cora McCowin. We would like to extend a congratulations to both of these young adults and wish them the best of luck with their first year of college in the fall.

If you missed the deadline this year, have no fear! The requirement is simply that you are enrolled. So if you are enrolled in higher education next year for the following year, be sure to apply in April of 2024!



**Don't forget to let us know if you are traveling!  
We will put a travel notice on your Debit/Credit Cards!**

Are you planning improvements on your home this summer?

Finally putting in the pool of your dreams?

Need help getting your projects started?

Blackhawk Federal Credit Union offers several options to jump start the funding of your summer fun! Call our office and ask for Tracy to discuss your specific needs and how BFCU can help!

**Upcoming Closures:**  
Monday, June 19, 2023  
Tuesday, July 4, 2023



# Don't get Skimmed this Summer.

No, We didn't spell swimming wrong. With everyone busy planning their summer vacations, we want to remind you to keep an eye on your account, even when you are out of town. Be sure to watch for any activity that you did not initiate.

Why? Vacation areas are a prime target for skimmers. Again, Not just swimmers. Skimming devices are used by fraudsters to obtain your card information and pin number. The information gathered by these deplorable humans can be used to create duplicate cards, used for online purchases, or sold online on the dark web. Skimming costs financial institutions and their consumers approximately \$1 billion a year. We hate seeing our

members affected by fraud, even if only inconvenienced temporarily.

You can help us by staying vigilant. Watch for ATMs or gas pump card readers that don't look like the other pumps next to it. Be aware of any loose parts, alignment issues or devices that are in bad repair or not flush with the rest of the machine. Note any pamphlet holders attached to the ATM as they could have a camera inside recording video of persons typing in pin numbers. Prevent this from happening by covering the pin pad with your opposite hand as you type your pin.

Look for a security seal on the pump. This will change to VOID if the seal is tampered with. DO NOT USE the pump if a seal is showing as tampered with. Choose a pump close to the store entrance and in clear sightline of the attendant inside.

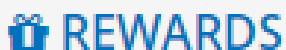
Whenever possible use a credit card. If a thief would gain access to your card info, it would only give them access to that credit line, as opposed to your bank account that may also be linked to a savings account. If you do have to use a debit card, use it as credit to avoid having to use the PIN.

It is also strongly suggested that you use secure payment methods, such as your CHIP or tap-to-pay services as these technologies are harder for criminals to intercept.

Lastly, be sure to keep an eye on your accounts. Review credit and bank statements to verify the accuracy of the transactions you are paying for.



These are 2 examples of skimming devices placed over top of the actual card readers.



If you are a current Visa Credit Card holder with BFCU, be sure you are taking a peek at your available rewards points! A link to the CURewards site is available from your credit card account online.