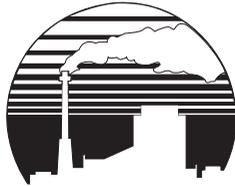




AMERICA'S  
CREDIT UNIONS™  
*Where people are worth more than money.™*

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Facebook!**



**IRVIN WORKS**  
FEDERAL CREDIT UNION

**VISIT US ONLINE**  
[www.irvinworksfcu.org](http://www.irvinworksfcu.org)

P.O. BOX 250  
DRAVOSBURG, PA 15034

Phone: 412.469.0410  
412.675.7416  
FAX: 412.469.0298

**QUARTERLY NEWSLETTER • JANUARY, 2018**

**PRIVACY POLICY**

IWFCU is committed to providing members with competitive products and services to meet their financial needs and help them reach their goals. Protecting personal information of our members and using this information in a manner consistent with our member's expectations is a high priority for everyone associated with Irvin Works Federal Credit Union. The following describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members.

**Information We Collect About Members**

We collect non-public personal information about members from the following sources:

- Information we receive from the member on applications and other forms.
- Information about the member's transactions with us.
- Information we receive from a consumer-reporting agency.
- Information obtained when verifying the information provided by the member on an application or other form; this may be obtained from the member's current or past employers, or from other institutions where the member conducts financial transactions.

**The Way We Use Information**

We use the information members provide in order to assist with providing products and services.

**Parties Who Receive Information from Us**

We may disclose all the information we collect, as described above, as permitted by law. We may disclose non-public personal information about members to the following types of third parties:

- Financial Service providers, such as insurance companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

**DISCLOSURE OF INFORMATION TO  
PARTIES THAT PROVIDE SERVICES TO US**

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members with competitive products and services. We may also disclose non-public personal information about members under circumstances as permitted or required by law. These disclosures typically include information to process transactions on the member's behalf, conduct the operations of our credit union, follow member's instructions as they authorize, or protect the security of our financial records.

To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties. If members terminate their membership with IWFCU, we will not share information we have collected about them, except as may be permitted or required by law

**How We Protect Member Information**

We restrict access to information about members to those employees who need to know that information to provide products or services to members. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard member non-public personal information.

***Thank You!***

The credit union wants to thank everyone that came to visit us on International Credit Union Day. With the help from all our members, we were able to raise \$1,180.00 for Little Hearts, Inc. A special thanks goes to Bob Miller and Colleen Picinotti for their generous donations for our Chinese Auction!

**OFFICER COMMITTEE MEMBERS REPORT  
2018**

**BOARD OF DIRECTORS**

Peter W. Rayman - *President*  
Michael E. Juliano - *1st Vice President*  
William C. Phillips - *2nd Vice President*  
Donald A. Baird - *Treasurer*  
Andrew C. Kahler - *Secretary*

**STAFF**

Sandra L. Abels - *CEO*  
Denise A. Tassone - *Manager*  
Maureen Metts - *Loan Officer*  
Connie A. Strychalski - *Visa Coordinator*  
Cynthia Chesson - *Share Draft / ACH Coordinator*

**SUPERVISORY COMMITTEE**

Christopher Shaw - *Chairman*      Ronald Kirkwood - *Member*  
Timothy J. Evans - *Secretary*      Zofia Lattanzi - *Member*

**YOUR CREDIT UNION WILL BE CLOSED**

New Year's Day .....Monday January 1, 2018  
Martin Luther King Day .....Monday January 15, 2018  
Good Friday.....Friday March 30, 2018  
Memorial Day.....Monday May 28, 2018  
Independence Day.....Wednesday July 4, 2018  
Labor Day .....Monday September 3, 2018  
Thanksgiving Day .....Thursday November 22, 2018  
Day after Thanksgiving .....Friday November 23, 2018  
Christmas Eve.....Monday December 24, 2018  
Christmas Day.....Tuesday December 25, 2018

The above list includes all the days in 2018 your Credit Union will be closed. These Holidays could change yearly.

**At your credit union we want to try to be here to serve our members every day, but if it is not safe for our employees to travel in ice or heavy snow storms we may have to close the office. Please think of your own safety and call the credit union at 412 469-0410 to make sure we are open.**

**OFFICE HOURS**

8:00 a.m. to 4:30 p.m. -  
Monday thru Friday



**The Gift of Getting Organized**

Organizing your financial records is one of the best gifts you can give your family. By setting up a workable system and telling family members about it will ensure they know how to pick up the pieces should there be a crisis or death.

Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

Consider these tips to get started:

1. Eliminate waste. Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with Social Security numbers or account numbers. Consider software organization tools, or going paperless. Sign up for online credit union and brokerage statements.
2. File it. Set up a simple filing system that anyone can follow, separating active from inactive files.
3. Protect it. Get a safe deposit box for anything that would be difficult to replace if destroyed, such as birth and marriage certificates, titles, household inventory, investment certificates, and military records.
4. Establish a routine. Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.

## Just a Reminder at Tax Time



When signing up for electronic deposit of your tax refund make sure you have our correct routing number 243380477. If you are not sure of the account number to use, please call us at (412) 469-0410. If a wrong number is used it could take months to receive your refund.

### How to Protect Yourself from the Massive Equifax Hack

The bad news is that there's a good chance your personal information was stolen during the massive data hack of Equifax, one of America's three largest credit reporting agency. The thieves stole the social security numbers, dates of birth, names and addresses of 143 million Americans—that's about 60% of the adult population of the United States.

This is particularly dangerous because with that information, the thieves could steal your identity to take out new loans in your name, alter your existing accounts, and ruin your good credit. But the good news is...well, there isn't much good news to a hack of this size.

Still, if you act quickly, it's possible you can protect yourself. Here are the steps you need to take sooner rather than later.

1. Find out if your information was compromised. Visit <https://www.equifaxsecurity2017.com/potential-impact/> and click the "check potential impact" button.
2. If it says your information was likely stolen, at a minimum you should sign up for the free credit monitoring Equifax is offering for a year.

But that level of protection likely isn't enough. The thieves still have your personal information and could use it to apply to lenders who don't use Equifax. Also, because the thieves have your social security number, they could wait and use it a year or five or ten years from now—unless America totally rethinks the system it uses to identify everyone, that still leaves you vulnerable.

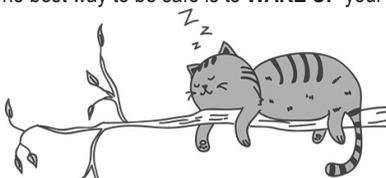
Here are some other steps you should consider taking, adapted from the Federal Trade Commissions recommendations:

- Start checking your your credit reports from Equifax, Experian, and TransUnion—for free—by visiting [annualcreditreport.com](http://annualcreditreport.com). You can check each one time a year for free. Space them out in four month intervals, so you're regularly getting up-to-date information. If you see evidence of identity theft, visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.
- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. A credit freeze won't prevent a thief from making charges to your existing accounts, but implementing a freeze at all three of the major credit bureaus means they won't be able to issue a report to any company that doesn't already have you as a customer, making it harder for the thieves to use your information to open a new line of credit. You can unfreeze it with a special PIN when you want to apply for a new loan.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your social security number to get a tax refund or a job. Respond right away to letters from the IRS.

By putting a freeze on your accounts, checking your credit reports regularly, and monitoring activity on your existing accounts, you'll be doing everything you can to protect yourself.

### **WAKE UP THOSE DORMANT ACCOUNTS** *- April 15th is the state mandated deadline!*

IWFCU is required to report Unclaimed Property the Pennsylvania Department of Revenue for accounts that have been "dormant" for the last three years. An account is considered dormant if there have been no withdrawals, deposits or transfers made during this period. The best way to be safe is to **WAKE UP** your account by making a deposit and watching your IWFCU accounts grow. If you are unsure of the status of your account please contact your credit union office or call 412-469-0410.



## Credit and Debt Management Corner

With all the advertisements on television and all the billboards popping up around the area, bankruptcy seems to be making a statement of "The easy way out". Bankruptcy is being used way too much by the public at large, instead of learning sound financial management. It may only take a few sacrifices on your part to reassess your budget and get rid of unnecessary expenses. Maybe cutting down on eating out, going to the movies, gym memberships, too many competitive sports programs for your children, cable television or even those high interest credit cards can free up a lot of money. Trying some of these suggestions can go a long way in helping you avoid bankruptcy. Still not sure, let us help. Stop in and see what options we might be able to come up with to help get your finances back on track. Let us get you started with a personal confidential meeting. Call Maureen at (412) 469-0410 or email her at [mnetts@irv-inworksfcu.org](mailto:mnetts@irv-inworksfcu.org)

**"People helping People" for over 75 years.**  
*We are looking forward to helping you!*

## THINK TWICE BEFORE YOU MEME

Earlier this year, a Facebook meme went around called "10 Bands I've Seen, And One Is a Lie." Posters then listed the names of nine bands they'd seen and one that they hadn't, and their friends had to guess which was the lie.

The person sharing the list often included a note about the first band he or she had seen play live. Sharing that information, security experts pointed out, is a risk, because the first-band question is a common one used to verify a person's identity when he or she is accessing online accounts.

According to an April 2017 New York Times story about the 10 bands trend, security experts warned that memes which encourage you to share personal details can be used to unlock your accounts. Even if your Facebook account is set to private, it's not impossible for bad actors to access it. Think about the number of times your friends have notified you their account was hacked and warned you not to accept a friend request.

So what can you do? It's still possible to participate in fun trends on Facebook, just be cautious—especially when it comes to quizzes and other activities encouraging you to reveal information about yourself.

Here are some tips:

- Think twice about what you share. If you're concerned about privacy, sharing any kind of personal information on Facebook—or in a public space online—means offering valuable data to marketers who can use it to advertise to you.
- Don't share information that answers common security questions. Things like the name of your first pet, the street where you grew up, or your mother's maiden name should never be shared online.
- Consider making up answers to your security question. Questions like "where you went to high school?" are too easy. Change your answer to something random (but memorable) for additional security.

### **\*\*NEW\*\* - SHARE CERTIFICATE RATES!**

6 MONTHS	.45%	APY .45%	MINIMUM	\$500.00
12 MONTHS	.65%	APY .65%	MINIMUM	\$1,000.00
18 MONTHS	.80%	APY .80%	MINIMUM	\$1,000.00
24 MONTHS	1.00%	APY 1.00%	MINIMUM	\$2,500.00
Youth Certificate 3 Months	.30%	APY .30%	MINIMUM	\$250.00

*All Share accounts federally insured up to \$250,000.00 by the NCUA*

*Dividends are paid quarterly on the average daily balance.*

*RATES SUBJECT TO CHANGE AT THE DISCRETION OF THE BOARD OF DIRECTORS*

### RATE CORNER

## 4<sup>th</sup> QUARTER 2017 DIVIDENDS

Shares	. . . . .	.10%	. . . . .	.10%
Christmas Club	. . . . .	.05%	. . . . .	.05%
Vacation Club	. . . . .	.05%	. . . . .	.05%

If you need information concerning any applicable fees and terms pertaining to your account, please contact your Credit Union office.