

Special Points of Interest :

- Proud Moments For Luca Salvi and Mike Shawaryn Jr.
- Member Forum: CHIP CARDS, what you need to know
- Travel Club! Another Free Benefit of Being a Credit Union Member



Board Director Luca Salvi and his wife Michelle Became U.S. Citizens

—PROUD MOMENTS—

Mike Shawaryn Jr., Graduated from University of Maryland and has been signed by the Boston Red Sox



International Credit Union Day Celebrates The Authentic Difference

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day) ! Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. “The authentic difference,” this year’s ICU Day theme, zeroes in on principals that make credit unions different from banks, fintech startups and other financial institutions.

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of



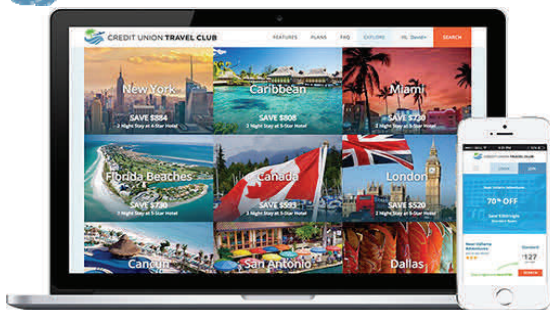
being exploited by loan sharks, formed the world’s first credit union by banding together to provide affordable credit to each other.

We follow [7 cooperative principles \(http://www.cuna.org/Stay-Informed/CUNA-Initiatives/Seven-Cooperative-Principles-for-Credit-](http://www.cuna.org/Stay-Informed/CUNA-Initiatives/Seven-Cooperative-Principles-for-Credit-Unions/)

[Unions/](http://www.cuna.org/Stay-Informed/CUNA-Initiatives/Seven-Cooperative-Principles-for-Credit-Unions/)), that are shared by all cooperatives. This is why we celebrate ICU Day at 1166 FCU. We think ideas like people before profit, social responsibility, and financial education improve lives. It’s why cooperative banking is a key component of helping people in developing countries get access to microloans, or a middle-class couple to receive an affordable mortgage for their first home. So when we wish you a Happy ICU Day at 1166 FCU, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow, thrive and follow their dreams.

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CREDIT UNION TRAVEL CLUB



Activate Now

1166TRVL

Introducing Credit Union Travel Club

- Membership is FREE
- Book Hotels, Flights and Cruises to some of the world’s most popular destinations
- On Average you could save \$46 per night compared to other travel sites
- Traveling Made Easy and Securely
- <https://www.credituniontravelclub.com/activate?c=1166TRVL>

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RSSD 644271 ID 412589

Hours of Operation

Monday—Friday

8:30 AM to 4 PM

Holiday Closings

Thursday November 24th

Friday November 25th

Monday December 26th

Tuesday December 27th



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Don't Get Caught Off Guard
Same Day ACH Begins Friday September 23, 2016
Find out How it Could Affect You

https://www.youtube.com/watch?v=K_XsiQ_54Bo&feature=player_embedded

Member Question Forum:

What's The BIG DEAL With CHIP Cards?

- Chip Cards protect against fraud, for both the member and the Credit Union.** 1166 FCU has begun to roll out Chip Cards. The new Debit Cards are Blue and the new Credit Card is Gray, both have the 1166 FCU Logo.
- When making a purchase the transaction takes forever. Why can't I just swipe my credit/debit card?** If the merchant is NOT Chip Enabled, you can swipe your card. However using chip is always more secure. **So use the Chip Enabled Point of Sale at All Times, even if the vendor says it's the same thing.**
- How will I be notified about fraudulent charges?** The most convenient way is to provide your cell phone number to the Credit Union. The fraud prevention department will call you to ask if you are currently in the process of the suspected transaction. If you have not updated your information with the Credit Union then you might not be notified as quickly as other members. Your transactions and future transactions may be blocked until confirmed.
- How do I use my credit/debit card overseas?** You are required to use a PINN, NOT a signature, to purchase items or withdraw funds Internationally. If you are going overseas and have a 1166 VISA Credit Card you must request your PINN at least 2 weeks prior.
- Treat your Chip Cards with Respect.** The Credit Union may request a fee from our members to compensate for the expense of lost, damaged or replaced Chip Enabled Credit/Debit cards if the Credit Union suspects abuse.

Do you Have a Question for our Members Forum:

Email research@1166fcu.org

Contact Us through www.1166fcu.org



1166 FCU@facebook



@1166FCU

Dormant Account Update Form

Name: _____ Account #: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Home Phone #: _____ Work Phone #: _____ or Cell Phone #: _____

Signature: _____ Date: _____

I wish to keep my account open

I wish to close my account