

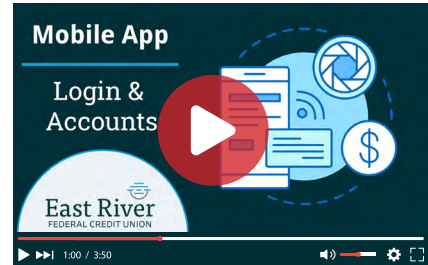

## New Year, New Hours

Starting in January, East River FCU will have new drive-up hours! As a financial cooperative, we strive to be the best stewards of our members' money and evaluate the operations of the credit union with that in mind. **After reviewing member utilization of the branch, we will be extending our drive-up hours on Fridays to 6 pm and will be closed on Saturdays.**

Business hours for the drive-up will be 8 am to 5:30 pm on Monday, Tuesday, and Thursday; 9 am to 5:30 pm on Wednesday; and 8 am to 6 pm on Friday. Lobby hours of 9 am to 5 pm Monday through Friday will stay the same.

Members can utilize online banking, [the mobile app](#), night drop for check deposits (no cash), and our [fee-free ATM network anytime!](#) Night drop deposits are processed right away on the next business day. Members can also deposit checks via [mobile deposit](#) on the mobile app. Mobile deposits made before 12:00 pm on business days will be credited after 3 pm on that same day. Mobile deposits made after 12:00 pm on business days will be credited the following business day. Maximum daily deposit limit is \$2,500. Credit union check holds may apply.

If you need assistance in using online or mobile banking, you can watch the YouTube videos by clicking on the images to the right or stop in and have one of our team members walk you through it.

*If you think our winters are **long**, check out our auto loan terms.*

**UP TO 84 Months TO PAY**  
Rates as Low as **2.74% APR\***

**Apply & Get Pre-Approved Today**

\*Annual percentage rate for those who qualify. 84 month maximum term, minimum of \$10,000. Offer is good on 2015 models and newer. Not valid on existing ERFCU loans. Promo rate starts at 2.99% annual percentage rate for those who qualify. Rate discount of 2.25% APR contingent upon enrolling in at least two products of the following: Guaranteed Auto Protection, Mechanical Breakdown Insurance or Credit Disability along with enrolling in automatic payments. Cancellation of coverage will reinstate the full rate.


**Don't let us be your best kept secret!**

**If you're a member refer a friend and you'll both be rewarded!**

- \$15 gift card to Dakota Cinema\*
- Or \$15 donation to a local charity\*

**Plus, a chance to win \$500 in Visa® Gift Cards!\***

**Ask a team member or see our website for more info!**



\*Exclusions apply. New member must complete referral form at time of account opening and must complete all eligibility requirements. New members cannot have any existing connection to ERFCU in the last 24 months. See website or branch for details and restrictions.

**FINANCIAL FITNESS IN THE NEW YEAR**

Work with GreenPath, a 60-year trusted national nonprofit.

**START 2023 OFF WITH A FINANCIAL PLAN FOR THE NEW YEAR!**

**LEARN MORE >**



**GreenPath**  
financial wellness

## Debit Card FAQ

As we start 2023, it's a good time to review some frequently asked questions about your ERFCU debit card and how you can get the most out of it!

### Q. What should I do immediately when I get my debit card?

A. Your debit card will come in a plain white envelope, so be sure not to throw it away! You should activate your card immediately. You do need to activate your debit card to use it, so don't forget this step!

### Q. When I make a purchase at the store, should I select debit or credit?

A. You can run your debit card as a credit transaction which will save you from having to type your PIN number in front of everyone in the checkout line. You will need to run your debit card as a debit transaction with your PIN if you want cashback from the retailer.

### Q. I haven't used my debit card in over a year, can I still use it?

A. Debit cards will deactivate before their expiration date if there are no transactions in a certain amount of time. A regular checking account debit card will deactivate after 6 months of no transactions and an HSA debit card will deactivate after 1 year. This is to prevent fraud on cards you never use and have lost or just left laying around.

### Q. How much can I spend in one day with my debit card?

A. The limits on debit cards, both checking and HSA cards, are purchases up to \$3,000 and ATM withdrawals up to \$500 per day. The limits are also per card, if you have more than one cardholder on your account.

### Q. What are some ways I can prevent debit card fraud?

A. First, treat your debit card like you would cash. Keep it in a safe place. Be wary of skimmers on independent ATMs such as those in retail stores or restaurants/bars, and when you pay for gas at the pump. Always let us know right away if you have lost your card or if it has been stolen. You can also use our mobile app to stay up-to-date on your card's transactions. You can lock/unlock your card, control where your card is used, and block certain types of transactions based on type, location and merchant. [Click here to learn more about our mobile app and the My Cards feature.](#)

### Q. I worry that using a debit card might cause me to overdraft. Is there a way to protect against it?

A. You can get [Ready Credit](#) on your checking account, which is a line of credit that automatically kicks in if you overdraw your checking account when using your debit card or writing a check. There are no annual fees or transfer fees for Ready Credit funds when they are used. Contact us if you want to put Ready Credit on your account or if you want a debit card for your account!



## Fraud Text & Phone Notifications

Your security is important to us! With our EnFact Fraud Detection Program, we use predictive modeling to score transactions based on your previous purchases. If we see a suspicious transaction, we will notify you immediately via text or call.

**You can expect a text message to come from the short code number 37268. Our Fraud Alerts will never include a link for you to click on. We will never ask for your PIN or full card number. It will only provide you with basic information about the purchase (amount and merchant information).**

**It will then prompt you to reply YES if you made the transaction and it's not fraud. If you reply NO, you will receive further instructions to call our Fraud Center regarding the transactions and your card will be blocked for your security.**

[See our blog post for more information on our Fraud Notifications!](#)

