



**Pikes Peak  
Credit Union**

*It's Your Money*  
January 2022 Newsletter

## *Cruise Into 2022 With a Low Rate Auto Loan*



Are you in the market for a new vehicle?  
Is your current interest rate too high and you  
want to refinance?

**We can help!**

**Receive a 1% Cash Rebate and  
have no payments due for 90 days\***

\*Offer is for a limited time only with approved credit. Interest rates are subject to change without prior notice. Valid on in-house auto loans only. Must be a new loan, no refinances of current loans with PPCU qualify. Rebate is calculated as 1% of the total loan amount. Interest will continue to accrue during payment deferral period. Loan must remain at PPCU for a minimum of 120 days or rebate amount will be added to the loan payoff. Other restrictions apply.

## **Calendar of Events/Holiday Closings**

### January

17 - Martin Luther King, Jr. Day (Closed)

### February

14 - Valentine's Day  
21 - Presidents' Day (Closed)

### March

13 - Daylight Saving Time Begins  
17 - St. Patrick's Day  
20 - Spring Begins

## **Amazon impersonators: what you need to know**



Has Amazon contacted you to confirm a recent purchase you didn't make or to tell you that your account has been hacked? According to the FTC's new Data Spotlight, since July 2020, about one in three people who have reported a business impersonator scam say the scammer pretended to be Amazon. These scams can look a few different ways.

### Overpayment Scam

In one version, scammers offer to "refund" you for an unauthorized purchase but "accidentally transfer" more than promised. They then ask you to send back the difference. What really happens? The scammer moves your own money from one of your bank accounts to the other (like your Savings to Checking, or vice versa) to make it look like you were refunded. Any money you send "back to Amazon" is your money (not an overpayment) — and as soon as you send it out of your account, it becomes theirs.

### Gift Card as Payment

In another version of the scam, you're told that hackers have obtained access to your account — and the only way to supposedly protect it is to buy gift cards and share the gift card number and PIN on the back. Once that information is theirs, the money is too.

### Ways to Avoid Scams:

Never call back an unknown number. Use the information on a company's website and not a number listed in an unexpected email or text. Don't pay for anything with a gift card. Gift cards are for gifts. If anyone asks you to pay with a gift card — or buy gift cards for anything other than a gift, it's a scam. Don't give remote access to someone who contacts you unexpectedly. This gives scammers easy access to your personal and financial information—like access to your bank accounts.

If you think someone has obtained access to your accounts or personal information, contact your financial institution immediately and tell them about the scam. You may also visit [IdentityTheft.gov](https://www.identitytheft.gov), where you'll find steps to take to see if your identity has been misused, and how to report and recover from identity theft.

*Start the New Year off right with a  
Home Equity Line of Credit*



No Closing Costs With a Minimum Advance of \$10,000!\*

Put your house to work for you and get cash for:  
**Home Improvements, Vacations,  
School & More!**

\*NMLS ID #781767. Valid on new home equity lines of credit only. No closing costs is subject to change without notice. Must advance HELOC a minimum of \$10,000 at closing to qualify for no closing costs. **Appraisal fee may apply if one is required to determine your home's value.** All loans are subject to final credit and property approval. Minimum monthly payment required is \$100 or the monthly interest due, whichever is greater. Financing available throughout Colorado. Must be secured by your owner-occupied residence and property insurance is required. Available credit lines range from \$10,000 - \$200,000, depending on the loan to value. Interest rates are dependent upon credit qualifications and loan to value. HELOCs have variable interest rates. Consult a tax advisor for further information regarding the deductibility of interest and charges. Certain other conditions and restrictions may apply.

## Upgrades to Electronic Services Coming in 2022

**Virtual Branch Next** (online banking) seamlessly integrates your accounts across desktop and mobile devices and puts powerful, easy-to-use financial tools right at your fingertips.

**CheckFree** (bill pay) serves as an intelligent, intuitive, and interactive service that brings user friendly features to online payments. This service handles all primary payment activities such as paying bills and making person to person payments.

**Popmoney** (within CheckFree) allows members to send, request, and receive money with just an email or mobile phone number using their existing credit union accounts.

**Mobiliti** (mobile app) involves downloadable applications for Apple and Android smart phones. This product offers complete functionality including bill payments, person to person payments, and mobile deposits.

## We love giving back to our local communities

At Pikes Peak Credit Union, we are proud to call the communities in the Pikes Peak Region home since 1932! We are committed to giving back in various ways, such as through our Friday Blue Jeans program. The program is simple but effective. Team members who wish to wear blue jeans on Friday/Saturday make a \$5 donation each week. The money we collect goes directly back into our local communities.

Some of the organizations that benefited from our Friday Blue Jeans program in 2021 were Care and Share, Project Angel Heart, Springs Rescue Mission and VFW Post 101. We also donated winter coats to a local elementary school and piles of toys to CASA of the Pikes Peak Region, Hope for Home, and the Woodland Park Police Department toy drive. We look forward to continuing our culture of giving in 2022.



CASA  
toy  
donation



Woodland Park  
Police Department  
toy drive donation

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