



**Pikes Peak  
Credit Union**

*It's Your Money*  
January 2023 Newsletter

## Changes to Rate & Fee Schedule Effective January 1, 2023

We made the following adjustments to our Rate & Fee Schedule effective January 1, 2023:

1. We removed the \$2 Paper Statement Fee. There is no longer a charge if you choose paper statements over electronic statements.
2. We no longer charge a \$10 fee if you deposit a check you received from a third-party and it is returned unpaid. A \$30 fee still applies if you are the drawer of the check and it is returned unpaid.

Our detailed Rate & Fee Schedule is available upon request or at [pikespeakcu.com](http://pikespeakcu.com).

## Why You May Not Receive an Email for a Forgotten Online Banking Password

The Log On page for our new Online Banking contains a link to reset your security code (password) if you have forgotten it. As a security measure, our system will not send you an email to reset your password if you have already locked yourself out of your account for too many bad password tries.

Please click the link to reset your password before or after your third incorrect password attempt. Once you have tried the fourth incorrect password, our system will lock your Online Banking account. You will need to contact a credit union representative to remove the lock and get a new password. This security feature is designed to combat any attempts of unauthorized access to your account.

*From all of us at Pikes Peak Credit Union,  
we wish you a prosperous and healthy 2023!*



Main Office



Woodland Park Office

**Interest rates are on the rise but we are  
holding our Second Mortgage rates low  
just for you!**

Rates as low as

**6.99%** APR\*  
60 Months



**Lock in your fixed rate today with a  
flexible term of 5-12 years.**

\*NMLS ID #781767. APR = Annual Percentage Rate. APR quoted is for well-qualified borrowers, will vary based on creditworthiness, is effective January 1, 2023, and is based on a combined loan-to-value of 80% or less for a 5-year term. Payment example: \$197.96 a month per \$10,000 borrowed. Valid on owner-occupied properties within Colorado only. Rates and terms are subject to change without notice. Closing costs (appraisal, title policy and tax certificate) extra. Consult a tax advisor for further information regarding the deductibility of interest and charges. Property insurance is required. All loans are subject to final credit approval. Other restrictions may apply.



# How to Identify Phishing Websites



Phishing is one of the most effective and successful ways for cybercriminals to steal personal and financial information. As we spend more and more time online, fraudsters are capitalizing on this increased digital activity to launch phishing attacks.

## What is a Phishing Website?

Phishing websites, also known as “spoofed” sites, are designed for the purpose of stealing your account information, password, or other confidential data by tricking you into believing you are on a legitimate website. Phishing websites often copy legitimate URLs (web addresses) by making slight alterations to the actual address in hopes that users will not notice the difference. Legitimate business logos, and even direct copies of website landing pages, can be stolen and placed on the phishing site to enhance the appearance of being legitimate.

## How to Spot Phishing Websites

### Check the URL:

- The web address should begin with <http://> or <https://>. The “s” indicates the web address has been secured with an SSL encryption certificate; however, this still does not guarantee that the site is legitimate, only that it is secure.
- Pay close attention to the spelling of the web address. Spoofed sites often make small changes to the spelling to make fake websites look legitimate such as replacing the letter O with a number 0.

### Assess the content of the site:

- Looking professional or having a valid logo isn’t enough to guarantee a website is safe.
- Look at the ‘Contact Us’ section. Legitimate websites often include a page dedicated to full contact details for the company including address, phone numbers and email addresses. Comparing these details with known information or by searching the internet will provide you with insight as to whether the site is spoofed.
- Watch for poor grammar and spelling. Excessive errors could mean you are not on a legitimate site.
- Check the privacy policy/website disclaimer. Make sure you’re comfortable with what it says. If you are not able to click on the website disclaimer, then treat the website as highly suspicious.

If you still aren’t sure about a website, a best practice is to contact the company directly with a phone number obtained from a source outside the website in question.

Pikes Peak Credit Union’s URL: <https://www.pikespeakcu.com/>

### Examples of how a spoofed website might look:

- <http://www.pikespeakcu.com/> (not https and misspelled Peak)
- <https://www.piksepeakcu.com/> (misspelled Pikes)
- <https://www.pikespeakuc.com/> (used uc instead of cu)

## Calendar of Events & Holiday Closings

### January

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

### February

20 - Presidents’ Day (Closed)

### March

12 - Daylight Saving Time Begins  
20 - Spring Begins

## 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 2022 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 & Home, the 4th Annual Angel Tree at Patty Jewett and the Woodland Park Community Partnership toy drive. We look forward to continuing our culture of giving in 2023.



CASA  
Toy Donation  
Main Office

Community  
Partnership  
Toy Donation  
Woodland  
Park Office



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**Federally Insured by NCUA**

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