



**Pikes Peak
Credit Union**

It's Your Money
April 2024 Newsletter

Credit Union Impersonation Scams Are on the Rise

Some of our members have recently received phone calls and texts from fraudsters posing as credit union employees. They try to gain your trust by spoofing the phone numbers they are calling from to make it appear like they are coming from Pikes Peak Credit Union.

In recent cases, the fraudster will allege suspicious activity on a debit card. This may include asking the member to verify a made-up transaction. When the member disputes the make-believe charge, the fraudsters assure they can help and, for the purposes of "account verification," will ask for account information that can be used to commit fraud.

We will never contact you directly to request any of your personal information, such as your Social Security number; debit card number, PIN, or 3-digit code on the back of the card; online banking login information; or security codes texted to your phone. If someone contacts you and requests this information, do not share any information and hang up – even if the phone says it's Pikes Peak Credit Union. If you believe you are a victim of a spoofing scam, please reach out to us immediately at (719) 473-5962.

**Zelle® is now available in your online
and mobile banking account**



Send money to people you know and trust

Zelle® is a fast and easy way to:



**SEND
A GIFT**



**REQUEST
RENT**



**SPLIT
THE BILL**

Get Started Today at pikespeakcu.com

Annual Meeting - May 18, 2024

Please join us for our 92nd Annual Meeting. Learn what's new at your Credit Union and meet with the staff, volunteers and other members. The Annual Meeting is free for members and includes lunch. All members present will be entered to win one of several cash prizes!

Date:

Saturday, May 18, 2024

Time:

Business Meeting: 11:30am

Lunch: 12:15pm

Location:

DoubleTree by Hilton
1775 E Cheyenne Mountain Blvd
Colorado Springs, CO 80906

Please RSVP by Monday, May 6, 2024 to patti@pikespeakcu.com or call (719) 473-5962. You must be present during the business meeting to win prizes.

Forgot Your Online Banking Password? Why You May Not Receive an Email

Our Log On page for 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 attempts.



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

Why You Should Keep Your Account(s) Active

We understand accounts go unused for many different reasons. You may have moved, paid off a loan or have simply forgotten you had an account with us. While we hope you continue utilizing our services, we want you to be aware of how we treat inactive accounts.

An account is considered inactive if there is no activity on share/savings or loans for a period of one year or more, not including dividend payments or

fees charged. After two years of no activity, a \$5 inactive account fee is charged per month until there is activity on the account or the balance in the account is zero and the account is closed. Please conduct a transaction on your account at least once every two years to avoid inactive account fees.

Colorado Law states that if an account has had no activity for a period of five years, the account is presumed to be abandoned. Funds in abandoned accounts will automatically be escheated to the State of Colorado Unclaimed Property Division. The credit union will make necessary attempts to contact you before the funds are escheated to the state. This makes it essential that addresses and phone numbers are current and up to date.

Embrace Secure and Hassle-Free Payments With Mobile Wallets



Paying for goods and services online or in-store is now easier and more secure than ever. That's because our Visa® Debit Cards can be enrolled in mobile wallets. Our cards are now compatible with Apple Pay, Google Pay and Samsung Pay! If you're not already a debit cardholder, apply for a Pikes Peak Credit Union debit card today.

Visit pikespeakcu.com for more information.

Kids Club Account



Hey parents! **Zippy the Sea Turtle** would like to start your kids on a fun savings journey with a Kids Club account at Pikes Peak Credit Union.

- ✓ Free gift during account opening
- ✓ Birthday card and \$5 gift deposit each year
- ✓ Open a Kids Club account with as little as \$5
- ✓ **For a limited time - we'll pay the \$5 opening deposit! ***

Your kids will love making deposits, interacting with our friendly staff and watching their savings grow!

*Offer is for a limited time only. Account qualifications apply. The child must be 15 years old or younger and accompanied by a parent, legal guardian or grandparent during the account opening process. The child must be listed as the primary member (the parent legal guardian or grandparent will be joint owner) and have a valid Social Security number. Only one Kids Club account per eligible child. All members ages 0-15 are automatically enrolled in the Kids Club. Federally insured by NCUA.

Calendar of Events & Holiday Closings

May

18 - 92nd Annual Meeting
27 - Memorial Day (Closed)

June

19 - Juneteenth (Closed)

July

4 - Independence Day (Closed)

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Federally Insured by NCUA

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