



## **Wise Thoughts**

You've just settled in on the couch after a long day when you hear your phone alert you that you have a new text message.

"CONGRATULATIONS, iPhone User! You've won an Amazon Gift Card!"

You can't believe your luck! You click on the link and it takes you to a webpage you've never been to before and wants your name, address, credit card information, and your social security number to verify your identity.

Would you give that out? According to the FTC, one in ten adults fall victim to a scam or fraud every year. And in our ever-changing digital society, scammers are getting smarter—using phone calls, emails, and even text messages to get our confidential information.

Once you've given a scammer access to your account through passwords, account or debit card numbers, or PIN numbers there's often very little you can do to recoup your losses as you have given them permission. In addition to losing money you can't get back, you also may have to close cards and accounts to keep you from further fraud.

**NEVER give out your full social security number,** any login or passwords for email, home banking, etc., or your PIN number. GMFCU will never ask for this information when contacting you, and neither should anyone else. You should always make sure you know the person you're talking to before giving out other confidential information, such as your routing and account numbers, your debit or credit card number/expiration/security code, or the MICR line from the bottom of the check.

So, what can you do? The best way to combat fraud is to STOP and DROP.

**STOP. Think about the message.** Did you ask for help? Did you order something or register for a prize or lottery? Has your credit or debit card expired? Do you have a credible reason to believe you or someone you love is truly in trouble? If the answer is no...

**DROP. Don't click on links or call numbers.** If it's an email, mark it as spam and delete. If it's a text message, delete or ignore the message. If it's a phone call, don't answer the call...or hang up the moment you realize it's a scam! Don't worry about being rude—remember, you didn't ask for them to contact you.

Remember, taking a few seconds to assess the situation could save your assets!

Yours in Prosperity,

**Jerry Wise,**  
**President & CEO**



for latest operating information

**NOW IS THE  
TIME TO GO!**

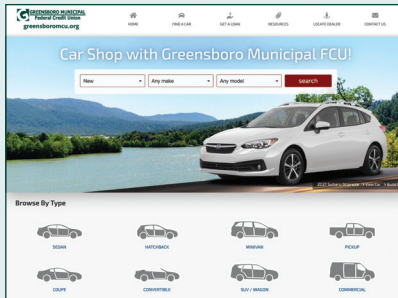
**GET A \$100  
GAS CARD**

*with a new or refinanced  
auto loan in April!\**



## CAR SHOP WITH GMFCU!

Greensboro Municipal Federal Credit Union  
is now partnering with Groovecar:



- Shop whenever, wherever
- Search local dealerships without notifying them you're looking
- Get pre-approved online with our great rates

[greensboromcu.groovecar.com](http://greensboromcu.groovecar.com)

## Start **YOUNG** & Save

### CELEBRATING CREDIT UNION YOUTH MONTH

**Coloring Contest  
KIDS AGE 12 & UNDER**

Get \$5 for every entry

**Essay Contest  
TEENS AGE 13-17**

Winners get up to \$100

Get details at [greensboromcu.org/youthmonth](http://greensboromcu.org/youthmonth) or  
ask a member service representative

**GROW** your dreams with  
a GMFCU mortgage



Receive a \$100  
Lowe's Home  
Improvement  
gift card!\*

**CONTACT KRISTEN HOWERTON  
to see your refinance options today.**

**336.676.6398**

\* See credit union for details

**GREENSBORO MUNICIPAL  
Federal Credit Union**

### HOLIDAY CLOSINGS:

**Memorial Day**  
(Monday, May 31)

**Juneteenth**  
(Friday, June 19)

**Independence Day**  
(Observed)  
(Monday, July 5)

#### GREENE STREET – MAIN OFFICE

217 N. Greene Street  
Greensboro, NC 27401

**Phone:** 336.373.2090

**Toll-Free:** 866.373.4628

**Fax:** 336.373.5896

**Mon-Fri:** 8:30 AM – 5:00 PM

#### SOABAR BRANCH

2200 Soabar Street  
Greensboro, NC 27406

**Fax:** 336.335.5556

**Mon-Fri:** 8:30 AM – 5:00 PM

#### RENAISSANCE BRANCH

2511 Phillips Avenue  
Greensboro, NC 27405

**Fax:** 336.907.7341

**Mon-Fri:** 9:00 AM – 5:00 PM

**CLOSED:** 1:30 PM – 2:30 PM

**336.373.2090**

**[greensboromcu.org](http://greensboromcu.org)**

[member.services@greensboromcu.org](mailto:member.services@greensboromcu.org)

For after-hours and weekend service, visit Credit Union Service Center. Over 5,000 branches across the U.S. Cash checks, make withdrawals, deposits, account inquiries, and loan payments.

For locations visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator).



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