



## Freedom with CFCU

**F**reedom with CFCU! We offer free checking accounts with no monthly fees. Online Bill Pay, the CFCU Mobile App and Text Banking are just to name a few of our free products. It is part of our mission to offer free to low-cost financial services and products that fulfil our members needs. Learn more about our free services at [cheneyfcu.com](http://cheneyfcu.com) or give us a call. We answer our own phones; no automated system here.

### What's New with CFCU?

- New Website coming soon
- HQ Remodel

### Change in Account Agreement

The Credit Union has amended its Membership and Account Agreement and Fee Schedule to clarify that a NSF/Returned Check fee will apply each time a returned check is presented for payment. More than one fee may apply if a check is presented for payment more than once.

Effective 4/25/19

### 2019 Shred Day Re-Cap

On April 27th, in conjunction with the Cheney Clean Sweep we hosted a shred day and a food drive at the Cheney location! The event was a success! We ended up shredding 8,000 lbs worth of shred and collected 580lbs of food for the Cheney Food Bank! Thank you to all who participated and gave back to the community.



# Smart Start Scholarship Winner

Congratulations to our Smart Start Scholarship Winner, Anthony Quiroz. He will continue his education at the University of Montana.



## Back To School Supply Drive

Monday, 7/15 - Monday, 8/12

Drop off at either CFCU location

Visit [cheneyfcu.com](http://cheneyfcu.com) for supply lists and more info.  
This supply drive benefits the Cheney and Medical Lake Communities.

### Holiday Closures

Thursday, July 4th  
In observance of  
Independence Day.

Monday, September 2nd  
In observance of  
Labor Day.

### HQ in Downtown Cheney:

520 1st Street Cheney, WA 99004  
Ph: 509.235.6533 Fax: 509.235.6544  
Mailing: PO Box 160 Cheney, WA 99004

### Westbow Branch:

10505 W. Westbow Road Spokane, WA 99224  
Ph: 509.598.7151 Fax: 509.838.9050  
Mailing: PO Box 160 Cheney, WA 99004



**CFCU**  
CHENEY FEDERAL  
CREDIT UNION



## This Quarter's Security Tips

**Phone Scams are real.  
Here's how to detect and resist them.**

### Common Types of Phone Scams:

**The IRS Scam:** These scammers threaten legal action, police arrest and more if you don't pay a heavy fine. They will also ask you to "verify" personal info, such as your SSN and more. This opens the door for identity theft.

**The Jury Duty Scam:** The caller will claim to be from the U.S. Marshals Service, or a deputy marshal with the sheriff's department. They will ask for your SSN and/or credit card number or a pre-paid card.

**The Microsoft Scam:** Also known as the "tech support scam". Someone calls claiming to be from Microsoft warning you that your computer is experiencing serious errors or has a virus. The goal is to install malware that can steal your personal info.

**The Government Grants Scam:** These scammers call offering free money from the government because you've been a "good citizen". But say you must pay a processing fee. They will request direct access to your account.

### How to Respond:

Hang up the phone immediately. Don't engage with the caller, even if you know it's a phone scam. If you engage it proves that your number is attached to a live person. This could cause even more phone scams.

File a complaint with the FTC. The FTC enters internet, identity theft and other fraud-related complaints to the Consumer Sentinel. 877.382.4357.

Let your Credit Union Know. CFCU: 509.235.6533

### Tips:

- If you didn't initiate the call, beware.
- Hang up and take a breath to think about the call. Respond accordingly.
- If you still aren't sure, look up the number and call the place they claim to be from to verify.
- The scammers can make their number look local.