

Who or what the heck is SHAZAM and why are they texting me?

In the simplest of terms, SHAZAM is our fraud department and if a suspicious debit card transaction is detected, you'll receive a text "Fraud Alert" with transaction details. Simply reply to the text with a "YES" or "NO" to confirm or deny the transaction.

YES - the activity is valid and legitimate. You can continue to use your debit card as normal.

NO - the activity is fraudulent. Your card will automatically be blocked to prevent any additional fraudulent activity. You will receive a follow-up phone call from a Shazam Fraud Specialist.

If you don't reply to the text or you don't have a cell phone, Shazam will attempt to reach you via an automated voice call.

AND... If after several attempts to contact you, you don't reply at all, your card will automatically be blocked whether the transaction is legitimate or not.

Questions? Call the Credit Union at:

715-392-4524 · 715-463-5515 · 715-635-8273.



Defend yourself against internet scams.

Digital thieves are lying in wait to scam money from you. Their tricks include emotional pleas and promises that are too good to be true. Beat them at their own game by understanding their top scams. Ask **Indianhead Credit Union** how we're helping to protect your financial information.



On **October 20th**, join Indianhead Credit Union as we **celebrate** the 74th anniversary of International Credit Union Day, aka **ICU Day®!** This year's theme is: **"Empower Your Financial Future with a Credit Union™."** While keeping with our theme and in celebration of ICU Day, Indianhead Credit Union will be hosting fundraising events for a yet-to-be-decided local **cause** within our charter.

Here's what we're doing:

- For every Indianhead CU Debit or Credit Card transaction on ICU Day, we'll donate 25¢ (up to a total of \$600) to be divided among 3 local organizations or causes chosen by each Credit Union Branch.
- Throughout the month of October until mid November, the Credit Union will accept cash donations in each office. The Credit Union will match those cash donations (up to a total of \$900) to be divided among those same 3 local organizations or causes within our charter.
- The Credit Union will also offer "Denim Fridays" to all employees each time they donate \$5 or more to our cause, "Denim ICU Day" is also available to employees for an additional \$5 donation.
- Goodies for kids (12 and under) on ICU Day

Holiday Closings

Indianhead Credit Union will be closed:

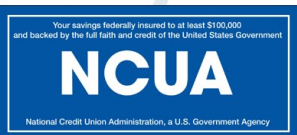
Indigenous Peoples/Columbus Day · Monday, October 10th

Veterans Day · Friday, November 11th

Thanksgiving · Thursday, November 25th

Christmas (observed) · Monday, December 26th

New Year's Day (observed) · Monday, January 2nd



"Providing confidential, quality service with a small town touch."



brella® Safeguard Your Debit Card



 Download Brella from your device's app store today!

Digital Wallets Are Here!

Enjoy a digital way to pay! With 60% of Americans currently using a digital payment service, we recognize the need for digital payments and are excited for you to enjoy the convenience of a digital way to pay!

Time is precious. Digital payments provide a quick and simple way to make secure purchases. Each wallet has its own unique security features and provides you with flexibility on how you choose to pay.

ENJOY A **DIGITAL** WAY TO PAY!



We now support digital payments.
Contact us to find out more.

Enhance your shopping experience. To enroll, just find and follow the prompts on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is as well. We support Indianhead Credit Union is now offering digital wallets with Apple Pay®, Google Pay™ and Samsung Pay®. Enjoy!

Tell us when you travel!

To help ensure uninterrupted service of your debit card while you travel, let us know your travel plans.

You can now submit a travel notice to us with the Brella® mobile app. Simply tap on "Manage travel notices" on the menu screen, follow the prompts and provide us your travel dates and destinations.

Submitting a travel notice is a good idea, so we aren't surprised when we see debit card purchases originating from an unusual area, such as another state or country. It's possible we might flag those transactions as fraudulent and put a hold on your card until we find out for sure. Telling us when you're traveling helps us identify legitimate transactions quickly.

Download this powerful mobile app today. Search "Brella Card Manager" in your app store to learn more and to download.

Some free trial offers are too good to be true.

Stop needless charges to your debit or credit card. Approach free trial offers with caution. If the offer requires a card number, read the fine print thoroughly and consider the offer carefully.

Remember: If it sounds too good to be true, it probably is.



Brella is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Alerts include:

- Purchases exceeding parameters you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

If you receive an alert, you can quickly take action to prevent fraud.

With Brella, you can also:

- Log in with just your fingerprint.
- **Turn your debit card off or on.** This is great if you misplace your card!
- **Send money to virtually anyone.**
- Check your account balance without logging in with the Quick Balance feature.
- Find nearby ATMs.
- Submit travel notices.

Use the Brella app along with Indianhead Credit Union's mobile app for increased protection against fraud. Visit your app store and search for "**Brella Card Manager**" to download now.

Conveniently Apply for a Loan Today: Online · By Phone · In Person