



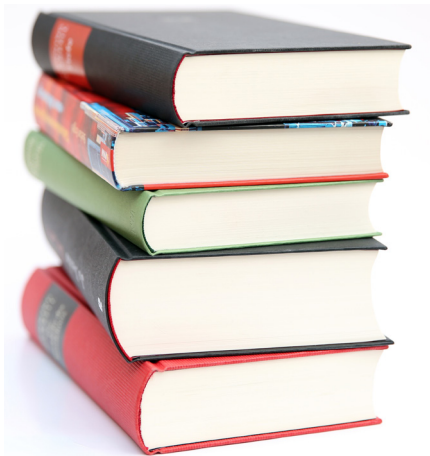
# Plain Dealer Federal Credit Union

## Fall 2017 Member Newsletter

[www.plaindealercreditunion.com](http://www.plaindealercreditunion.com)

# BACK TO SCHOOL LOAN PROMO

Come to the Plain Dealer Federal Credit Union from August 1 through October 31, 2017 to borrow up to **\$10,000!**



**Monthly loan payment example:**  
\$10,000 with a credit score of 700+ at 5.5% is a monthly payment of \$191.05 for a term of 60 months.\*

For more details, apply online, stop by the Plain Dealer Federal Credit Union or call us at **(216) 999-4270**.

\*Subject to credit approval of well-qualified applicants. These rates reflect the 1.50% discount given to members with an automatic payment from their PDFCU checking account and Direct Deposit. Credit scores are based on TransUnion credit reports. This loan promotion is subject to change and termination without notice.

## The Equifax Breach: What to Do Now

If you have a credit report, you could be one of the 143 million Americans whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's major credit reporting agencies.



According to Equifax, the breach lasted from May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses, and—in some cases—driver's license numbers.

### Here's what to do to stay protected:

**Monitor your credit.** Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application, and reviewing credit reports helps you catch signs of identity theft early. To request a free credit report, visit [annualcreditreport.com](http://annualcreditreport.com).

**Monitor your financial accounts.** Watch your accounts and credit card statements carefully for any suspicious activity and notify your financial institution if you find a discrepancy.

**Be aware and vigilant.** In the coming days and weeks, cyber attackers may take advantage of this incident and could launch phishing emails, phone calls or text messages in attempt to trick people.

**File your taxes early.** Tax identity theft happens. Once you receive your tax documents, file with the IRS as soon as possible to avoid tax identity theft.

# Attention, Christmas Club Members:

The Christmas Club money was transferred to your savings on Monday, Oct. 2, 2017. If you would like to start a Christmas Club account for next year's holidays, please contact the credit union.



## Don't forget to sign up for e-statements!



**Make sure to sign up for e-statements through the credit union!**

Effective July 1, 2017, the credit union will begin to charge a \$2.00 monthly fee per statement for mailed paper statements. Members 65 years and older are exempt from the fee. We are sorry for any inconvenience this may cause. If you have any questions, feel free to contact the credit union.

## Keep your address current with the Credit Union!

Don't forget to keep your address current and up to date with the credit union to avoid return mail fees. If you have any questions or concerns, feel free to contact the credit union.



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Cleveland, Ohio 44114  
Telephone: (216) 999-4270  
Fax: (216) 999-3527  
[www.plaindealercreditunion.com](http://www.plaindealercreditunion.com)  
Monday - Friday • 7:30 a.m. - 4:30 p.m.



## The PDFCU will be closed:

**Thanksgiving — Thursday, Nov. 23**  
**Christmas — Monday, Dec. 25**  
**New Years Day — Monday, Jan. 1**

View the PDFCU Privacy Policy online at [www.plaindealercreditunion.com](http://www.plaindealercreditunion.com).