



# MONTANA EDUCATORS' CREDIT UNION

June 2017

## *The Report Card*

### Changing Times at MECU

The winds of change are blowing at Montana Educators' CU this summer with the retirement of Shannon Scanlan and the hiring of our new teller Annika Oie. Shannon has been "living to serve" the members of MECU for the last 18 years. Known as the fastest teller in the West, Shannon has been part of the credit union movement since 1986, having

worked at Missoula FCU prior to joining MECU in 1999. Her great sense of humor, strong work ethic and vast knowledge of the credit union and its members will be sorely missed.



Shannon and her husband Bill will both retire in August and relocate to their new home in Big Fork in time to

enjoy Flathead Lake before the Griz football season begins. Shannon looks forward to traveling, primarily to visit her grandson Aiden in North Dakota and her granddaughter Lucy in Denver, and maybe a few out of town Griz games.

The credit union will host a retirement celebration for Shannon on Friday, August 4<sup>th</sup> from 2 to 5 p.m. at our office. Please stop by for refreshments and to wish her well in this new chapter of her life.

Annika Oie joined the CU staff on May 1 in anticipation of Shannon's retirement. Annika is a Missoula native and a graduate of Sentinel High School. She studied business at the University of Montana and then transferred to Missoula College where she got her associate's degree in Radiology. Annika worked 6 years at Missoula Bone and Joint before deciding to get back into the world of business. You may recognize her from Dillard's, where she worked part-time for many years. Please join us in welcoming Annika to MECU.

### Retiring Board Members

Continuing with changes at MECU, we would like to thank Mick Reynolds and Cindy Schultz who retired from the board of directors last March. Mick served from 2002 and was the treasurer since 2003. Cindy served from 2008, so we have lost a combined 24 years of director experience. Mick and Cindy were honored at our 21<sup>st</sup> Annual Meeting and we cannot fully express how much we appreciate their service to MECU.



### New Board Members

We are happy to introduce new directors John Frederikson and Carla Getz. While they may be new to the board, they are not new to MECU having been members for many, many years. John is a retired school administrator and was a vice principal at Big Sky High School back in the 1990s. Carla is a retired MCPS art teacher and familiar with the board through the service of her late husband Orville Getz, who was our longest serving board chair. Welcome to both John and Carla and thank you for your willingness to serve on our board.

## Borrow with Us!

The credit union survives by lending to our members. If you have a loan at another institution, please let us see if we can refinance it for you at a better rate or term. Remember, all of our loans stay local from making the decision to processing the payment. We are here if you have a problem to help resolve it quickly. Thank you for being part of MECU and please let us try to earn more of your business.

Remember, Everything We Do, We Do For You!

## Protect Yourself Against Identity Theft and Fraud!

1. Immediately report any suspicious activity to your financial institution.
2. Shred all sensitive information before putting it in the trash.
3. Sign up for Home Banking and monitor your account. You can set up text/email alerts for specific activity as well.
4. Keep your contact information current with your financial institution so they can contact you if there is any suspicious activity.
5. Use e-Statements.
6. Never give information to solicitors on the phone, human or recorded. Look at the caller id and ask for a call back number. Verify the business before returning the call.
7. Never give personal information on a website unless you are sure of the validity of the website. Check the URL before entering information.
8. Never give personal information via text message. If you receive a text to verify a transaction, it will be **a yes or no answer**.
9. Never click on email attachments if you do not know the sender.
10. Be aware of your surroundings when using your debit or credit card.
11. Look for any suspicious devices on card readers at ATMs or gas pumps or people crowding you in a checkout line. Go to a cash register to pay instead of giving your card to a server. If you give your card to the server, watch them complete the transaction.
12. Don't carry any unnecessary information in your wallet or purse (Social Security card, credit cards, checks, etc.).
13. Make sure any online purchase is on a secure site. Look for a green locked padlock in the address bar. Do not proceed if you do not see the padlock.
14. Enter the URL address instead of using the search engine.
15. Never click on a pop-up box while surfing the Internet.
16. Use anti-virus software and keep it up to date.
17. Obtain your free annual credit report from each of the three national reporting agencies and look for discrepancies. Spread them out over the year instead of getting them all at once.



## Holiday Closures

### Independence Day

Tuesday, July 4

### Labor Day

Monday, September 4

### Columbus Day

Monday, October 9

### Veterans Day

Friday, November 10

### Thanksgiving Day

Thursday, November 23

### Christmas Day

Monday, December 25

### New Year's Day

Monday, January 1

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