



Fieldstone Times

Many Paths ... One Destination

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Lending Made Easy

You spend a lot of time at dealerships when shopping for a new car. First you must find the perfect car, and then the negotiations may take hours.



We try to make the lending process easy for you with same day loan approvals. You can apply for a loan and leave with a check in hand the same day! (Usually the same trip.)

There are several ways to apply for a loan. You apply online, over the phone, or apply in our office. A Loan Representative will help you through the process with a smile.

When coming in to apply for a vehicle loan remember to bring your most recent pay stub, the Vehicle Identification Number (VIN), the vehicle sales sheet, a copy of the title (for used vehicles) and phone and address information for two personal references. This saves you time. Remember Fieldstone Credit Union when you are ready to purchase your next vehicle.

Upcoming Holiday Closings



Monday, October 9 - [Columbus Day](#)
Saturday, November 11 - [Veteran's Day](#)
Thursday, November 23 - [Thanksgiving](#)
Monday, December 25 - [Christmas](#)

If You Want a Good Credit Score, Read Your Credit Reports

Your credit score, that three-digit number lenders and others use to determine your creditworthiness, is like a spare tire. It's out of sight, out of mind - until you need it. Then, you hope you have a good one.

You might check your score when you hope to qualify for a credit card, get a car or home loan. Some credit card issuers include your score on statements, and free scores are widely available online.

Don't stop there. Check your credit reports, too. Credit reports provide the data that go into scores, and inaccurate information can cost you points. Monitoring and fixing credit reports help you put your best foot forward creditwise.

What you'll see on your credit reports

A credit report is a list of your credit lines and payment history as reported to credit bureaus Experian, Equifax and TransUnion. It will also show when your credit has been checked and by whom. It may contain financial information from public records, such as tax liens or bankruptcies.

Legally, you're entitled to a free look at your credit report from each bureau at least once every 12 months. You can access them at AnnualCreditReport.com.

Mix-ups do occur. For example, your accounts could be confused with those of a person with the same name. A creditor might transpose digits in your Social Security number or credit your payments to the wrong account.

What to check

Identifying information

You'll see names you've applied for credit under, addresses you've used, and your birthdate and Social Security number.

Look for: A name similar but slightly different from yours could indicate your credit was mixed up with someone else's.

Be careful if you see an address you don't recognize with accounts you don't recall opening. That combination could suggest someone hijacked your personal information, applied for a credit card in your name and had it sent to them.

Credit accounts

Reports list your loans and credit cards, along with credit limits, amounts paid and other data. All of those accounts should look familiar.

Look for: If you see an account you don't recognize, it still might be legit. Some companies report under a different name; for example, they may use a bank name rather than the store or company name that's on your credit card.

Call the creditor contact number listed on the report to clear up confusion.

Negative information

Reports also list credit-harming items such as payments at least 30 days late, collections actions, defaults and bankruptcy filings.

Look for: Negative information that's incorrect, such as missed payments you know you made. Also look for correct information that's too old to stay on your reports. Most negative information comes off after seven years (10 years for Chapter 7 bankruptcy).

What to do if you find errors

For simple mistakes - someone else's account mixed with yours or a payment incorrectly labeled late - gather documents supporting your case. Then, file a dispute by using the credit bureau's online process, by phone or by mail. The bureau has 30 days to respond.

You can also use the dispute process to ask for the removal of information that's too old to be reported or has reappeared.

Finding accounts that you cannot verify as yours suggests identity theft, which should be investigated. The Federal Trade Commission has a website that walks you through steps to take.

Monitor your credit

Check your reports regularly to make sure they accurately reflect your accounts and the way you've paid them, and

that information too old to report isn't lingering.

In between your annual copies from the bureaus, you can get a free credit report at some personal finance websites. Good credit hygiene - checking that information is accurate, paying on time and using less than 30% of your available credit - will do a lot to keep your score looking good.

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Checking Accounts - Share Type 75



Q: Why does Fieldstone call their checking account No-Hassle Checking?

A: Many institutions offer multiple options for checking, with all kinds of small print and requirements. Even banks or credit unions with just one kind of checking account often have a list of conditions. Our No-Hassle Checking has no minimum balance requirements, no monthly services fees, no required direct deposit, and no required debit card usage. No hassles!

Q: Does this account have the same limits as the other share types regarding pre-authorized transfers, telephone transfers, check withdrawals, online transfers, etc.?

A: No. That federal regulation, commonly called Reg D, does not apply to checking accounts.

Q: Does the account earn interest/dividends?

A: Interest is based on the average daily balance, with three rate tiers based on the balance. Rates are subject to change quarterly.

Q: I use online and bill pay, and pay for everything with cash or debit card. Do I really have to buy an entire box of checks for those rare occasions in which I need to write a check.

A. No, we can print a sheet of checks for you for \$1 per page.

Q: On the bottom of my checks, what is the extra digit at the end of my account number?

A: That extra digit is called a check digit. If you ever sign up for direct deposit (payroll, tax refund, social security, etc), they will need that extra digit in order for the deposit to go to checking. Without that, the data processing system thinks you want the deposit to go to savings.

IRS / FBI-Themed Ransomware Phishing Attack



WASHINGTON, August 28, 2017 - The Internal Revenue Service warned people to avoid a new phishing scheme that impersonates the IRS and the FBI as part of a ransomware scam to take computer data hostage.

The IRS said: "The scam email uses the emblems of both the IRS and the Federal Bureau of Investigation. It tries to entice users to select a "here" link to download a fake FBI questionnaire. Instead, the link downloads a certain type of malware called ransomware that prevents users from accessing data stored on their device unless they pay money to the scammers."

"This is a new twist on an old scheme," said IRS Commissioner John Koskinen. "People should stay vigilant against email scams that try to impersonate the IRS and other agencies that try to lure you into clicking a link or opening an attachment. People with a tax issue won't get their first contact from the IRS with a threatening email or phone call."

Fieldstone Credit Union's cybersecurity consultant suggests you send co-workers, friends and family an email about this ransomware attack. Feel free to copy/paste/edit their suggested wording:

Heads-up! The IRS is warning against a new phishing scam that tries to make you download an FBI questionnaire. But if you click the link, your computer will be infected with ransomware instead. The scam email uses the emblems of both the IRS and the Federal Bureau of Investigation.

Remember that the IRS does not use email, text messages or social media to discuss personal tax issues, such as those involving bills or refunds. **THINK BEFORE YOU CLICK!**

Fieldstone Credit Union - Out And About in the Community

Fieldstone Credit Union employees will be creating a scarecrow for the [Bourbonnais Township Park District Scarecrow Contest](#), which has become a much-anticipated fall event. Stop by Perry Farm between September 23 and October 31 to see all the scarecrows.



Are you tired of long lines at the mall to see Santa? Bring your young one to Fieldstone Credit Union to get a photo with the jolly man in red. We do not have the date picked out yet; watch this space next month for the day and time. Be sure to bring your camera or phone. Make a memory that will last a lifetime!

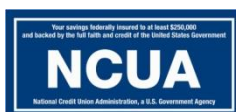
Departmental Phone Extensions & Tips



If you do not need to speak to a specific person, you will often have better luck dialing a departmental extension (since multiple phones will ring) rather than trying to reach multiple people one extension at a time. At the voice mail greeting, dial...

- 2 - loans and credit cards
- 5 - member service staff

If you need to talk to a specific person but do not know their extension, dial 6 for a list of individual extensions, or dial "#" and follow the prompts to enter the person's last name.



Fieldstone Credit Union deposits are federally insured up to at least \$250,000 by the NCUA, a U.S. government agency.

Free Shredding

For a limited time, you can bring up to a shoe box worth of paperwork and we will shred it for you. Only one per member. This coupon must be turned in at the time you bring the materials to be shredded. We cannot guarantee we will be able to shred the paperwork while you wait, but it will be done the day you bring it in. You must remove all paper clips and rubber bands first; don't worry about staples. Offer expires 9/30/2017.