

## RISE IN ONLINE, PHONE & MAIL SCAMS

We have seen a rise in the number of SCAMS in the COMMUNITY and nationwide. We want all members to be aware of what to watch out for to protect yourself from financial loss.

There are many scams circulating, and it can be easy to fall for them. Protect yourself and your money! Below are just a few examples of scams that are occurring.



### Did someone call asking you to buy a gift card and the Pin number on that gift card for any items listed below?

- Pay the FBI or IRS
- Keep your utilities on (electricity, water, or heat)
- Help a family member in trouble
- Pay bail or ransom
- Fix any problem, for any reason
- Keep your Social Security or Medicare benefits
- Pay for tech support
- Help a service member needing money
- Avoid arrest or deportation

If you answered yes to any of these, **HANG UP. It's a scam.**

## CURRENT SCAMS CIRCULATING

**Grandparent Scam** – claims grandchild is in jail after a crash or arrest and needs bail money. **HANG UP ON THEM.**

**IRS Scam** – claims you owe the IRS money, and they are going to arrest you. **HANG UP ON THEM.**

**Computer Scam** – pop up says you have viruses and offer to fix for \$\$\$. Unplug your computer and bring to a computer repair shop. **DO NOT CALL THE NUMBER ON THE POP UP.**

**Child Porn Scam** – they will flood your screen with inappropriate photos and threaten to turn you into the authorities. Unplug your computer and bring to repair shop. **DO NOT CALL THE NUMBER ON THE SCREEN.**

**Child Porn Scam (part 2)** – they will pose as a love interest online and get a person to send inappropriate photos or videos. Then they will claim to be the love interest's parent and say the love interest is a minor and threaten to go to police with the pictures or videos unless they are paid. **DON'T SEND PHOTOS AND DON'T SEND MONEY.**

**Craigslist or Internet Sales Scams** – claims they are interested in purchasing something you are selling. Saying they will send you a check and then ask you to ship to them. The check will be for way more than the selling price, then they will ask you to send them back the difference. **DON'T CASH THE CHECK AND STOP ALL INTERACTION WITH THEM.**

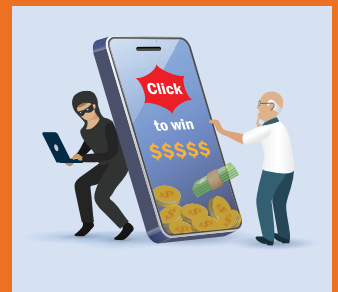
**Lottery/Inheritance Scam** – claims you won the lottery or have an unclaimed inheritance from a very distant relative. **HANG UP ON THEM.**

**Love Scam aka "catfishing"** – pose as someone looking for love online. Then they say some kind of sob story (building schools in 3rd world country, stuck overseas because of passport issues, cancer, car broke down, child sick, etc.) and need money. **DON'T SEND MONEY & STOP ALL COMMUNICATION.**

**Home Warranty Mailer Scam** - Some credit union members have reported receiving a letter titled "Home Warranty Division" on the top left of letter. The letter references getting home warranty up to date for a secured property. The letter includes a voucher which looks like a check on the bottom. **THIS IS A SCAM. DO NOT REPLY.**

**Phone Call Awareness** - If someone calls saying "Can you hear me" or "is this Nancy," do not simply say YES as this can sometimes be used as an agreement to whatever they are selling. **INSTEAD SAY "WHO IS CALLING" OR "THIS IS NANCY."**

**Emails** - Don't click on links in emails. If something sounds strange, call the business directly, not the number in the email.



## COMMON PAYMENT METHODS USED BY SCAMMERS

Never send money in any form to someone you do not know. Scammers use a variety of ways to collect money from you, including:

- Gift cards
- Cryptocurrency
- Wire transfers
- Money transfers
- P2P (peer -to-peer or person-to-person) payment services and mobile payment apps
- Be cautious of ads placed on places like Facebook Marketplace or Craigslist
- Emails - Don't click on links in emails. If something sounds strange, call the business directly, not the number in the email.

Scammers use mobile payment apps to trick people into sending money or merchandise without holding up their end of the deal. For example, a scammer may offer to sell you concert or sports tickets, or a puppy or other pet, but then never actually give them to you. Or a scammer might purchase an item from you, appear to send a payment, and then cancel it before it reaches your bank account.

**What to do:** Never send money to someone you don't know. If you think you made a payment to a scammer, contact your financial institution immediately. You can also file a complaint with the Federal Bureau of Investigation's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).

## ATTEND AN INFORMATIVE FRAUD/SCAM WORKSHOP

With the recent rise in fraud scams both online and by phone/text, we invite our members to attend a fraud/scam workshop hosted by our own Steve Wehvil and James Lundberg. Steve and James have many years of experience dealing with fraud/scam cases and will educate you on the latest fraud trends and how to better protect yourself.

Seating is limited so please reserve your spot today.

**Date: Thursday, Oct. 24**

**Time: 3:30 – 4:30 PM**

**Location: Downtown office conference room**

Light refreshments will be served at this informative seminar.

Please call **218-733-8004** or email [hpcu@hpcu.us](mailto:hpcu@hpcu.us) to reserve your spot at our upcoming Fraud / Scams Workshop

## SCHOLARSHIP APPLICATIONS

Applications for Harbor Pointe Credit Union 2025 scholarships are now available on our website.



We will be rewarding four \$2,000 scholarships to high school seniors in our region and one non-traditional \$2,000 scholarship to a person returning to school later in life or after completion of military service.

To apply, visit our website at [hpcu.us](http://hpcu.us) and click on **Resources**. Deadline to turn in application is January 31, 2025.

The credit union scholarship program began in 1991 and to date we have awarded \$134,000 in scholarship funds.

*\*A membership at Harbor Pointe Credit Union is required upon turning in scholarship application.*

## GREAT NEWS!

Harbor Pointe Credit Union is a member of the Minnesota Credit Union Network which offers scholarships to credit union members in our region!



This gives Harbor Pointe Credit Union members the opportunity to apply for 1 of 18 \$1,000 traditional and non-traditional individual scholarships given out by MNCUN.

You will find a link to the 2024-25 Minnesota Credit Union Foundation Scholarship and how to apply on our website [hpcu.us](http://hpcu.us), go to the **Resources** tab then select **Apply for a Scholarship**.

## QUICK AUTOMATED COIN COUNTING

Did you know we offer easy to use self-service coin counting machines in the lobbies at all 3 of our locations? The next time you have coin to count, large or small, bring it to any office and run it through our coin counter. A receipt will print once your coin is counted which you will then return to the teller line. You can get cash for your coin or deposit it into your account.



Just make sure your coin is clean, dry, and free of any foreign object before running, to protect the machines from damage.

This is a free service to all members that carry a \$50 or more combined balance in account(s). Youth accounts excluded from required minimum balance.

*A 1% fee applies to business accounts or any account with combined balance of less than \$50. See fee schedule at [hpcu.us](http://hpcu.us)*

## LOCAL CONVENIENCE & REWARDS TOO!

Ease holiday shopping and travel while earning valuable rewards with our Visa® Classic card with Scorecard Rewards!



### ScoreCard Rewards

- Earn a reward point for each dollar you spend.
- Points never expire.
- Redeem points for travel, gift cards, or even erase recent transactions!
- No annual fee.
- Easy online access to ScoreCard for redeeming your points.

### Convenient & Local

- Apply for your card in any office or on our website for quick approval.
- We have Visa® reps available in our office that are easy to get in touch with should you have questions or concerns.
- Conveniently make your Visa® payment in our office or on our mobile/online banking app.

\*An active checking account is required for Classic Visa with Scorecard.



Our youth Smart Saver accounts earn 3.00% APY\* on their savings up to a \$2,000 balance!

Opening a youth account is quick and easy at any of our 3 locations. All we need is child's social security number and a parent or guardian joint on account.

Give your child the gift of a new savings account at Harbor Pointe Credit Union. It will last them a lifetime.

\*APY = Annual Percentage Yield, 3.00% rate paid on balances up to \$2,000, any balance over \$2000.00 will earn current posted savings dividend rate. Ages 0-12 qualify for Smart Saver Account. Rates subject to change.

## WIN WITH YOUR BIRTHDAY!

### Win a \$50 Harbor Pointe Visa Gift Card!

Be the first one to call us at 733-8004 to claim the prize if the date of your birthday shows on the cake.\*

**Congrats to Sandra B., birthday winner from last quarter's newsletter.**

\*Must be a member and call in yourself to redeem. Gift card pick up in person only.



## TREE OF GIVING

Harbor Pointe Credit Union will again be teaming up with Harbor House Crisis Shelter, for their Tree of Giving campaign this holiday season.



Beginning November 19 and running through December 19, all 3 credit union branches will have trees with ornaments on them. You are welcome to choose an ornament and purchase an item or items on the list. Return the ornament and the unwrapped purchase to the credit union. Items will be wrapped by the team at Harbor House and delivered to families or persons in need in time for Christmas. This is our second year teaming up with Harbor House and last year was a big success thanks to our many generous members.

## HARBOR POINTE CREDIT UNION SUPPORTS RBA

HPCU has provided a \$1,000 grant to the Rookie Basketball Association (RBA) at the Duluth Salvation Army.

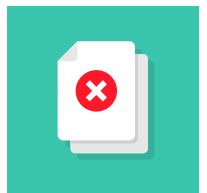
This scholarship grant is used to discreetly cover registration fees for the summer season to children from low-income families. The vision of RBA is to help youth build character, teamwork, and leadership so they can succeed in education, careers, their community and beyond.



This program is for boys and girls in grades K-8 and serves between 500 and 800 children each year.

## NEW SERVICE: GO PAPERLESS WITH ELECTRONIC NOTICES!

Along with eStatements, you can now receive electronic notices for 1099 & 1098 tax forms, certificate renewal notices, share draft notices, and safe box notices. If you are currently signed up for eStatements your notices will automatically be sent electronically as well.



You will receive an email that a notice is ready to view. You will then log into your online or mobile banking app to view the notice.

Receive your notices faster than in the mail and safely access them online. This can also reduce paper clutter and confidential information laying around.

**To sign up for eStatements and notices:** log into the online banking application, select one of your accounts, then select Online statements in the top menu.

## NOMINATE AN OUTSTANDING TEACHER OF THE NORTHLAND!

Harbor Pointe Credit Union has teamed up with WDIO TV and we are excited to be able to award some teachers in our region a \$500 check to use in their classroom!

**OUTSTANDING**  
*teacher*  
**OF THE NORTHLAND**



### How the Outstanding Teacher of the Northland works:

Students or parents can fill out an online application nominating a teacher K-12 on WDIO's website at [wdio.com](http://wdio.com). WDIO will then select and surprise a teacher in their classroom awarding them with a \$500 check for classroom use. The first \$500 check will be awarded in November and a total of 6 \$500 checks will be presented throughout the school year.

Harbor Pointe Credit Union was founded by educators in 1933, and we know very well the limited budgets our teachers have to work with. We thank our teachers for all they do and hope these \$500 awards will help their classrooms with any needs they may have.

## MEMBER APPRECIATION DAY WINNERS!

We celebrated member appreciation day on August 20 and we thank all that stopped in to celebrate with us!

Grand prize winner of a Solo Stove was Scott T.

Susan S. was the lucky \$50 gift card winner of the Hershey Kisses guessing game, there were 217 kisses in the jar!

Other prizes included, gift cards, hammock chairs, a travel bag and a gift basket. Congratulations to all winners.



## TRUCKS, PLOWS, SNOWMOBILES, ATV'S....

and everything else you need to get through the Northland winters! We can finance them all with some of the best rates in the Northland. Call us or visit our website [hpcu.us](http://hpcu.us) for current rates!



## INTERNATIONAL CREDIT UNION DAY OCTOBER 17

International Credit Union Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union Day® has been celebrated on the third Thursday of October since 1948.



Please visit us on Thursday, Oct. 17 as we recognize International Credit Union Day. Coffee and cookies will be served at all 3 locations.



**Harbor Pointe**  
CREDIT UNION

Toll Free: 800.378.3828

E-mail: [hpcu@hpcu.us](mailto:hpcu@hpcu.us) • [hpcu.us](http://hpcu.us)



**DOWNTOWN 218.722.9242**

11 W. 2nd St. • Duluth, MN 55802

### LOAN OFFICERS

Nicole 218.733.8034 • Aubri 218.733.8053

Tasha 218-733-8020

Business Loans: James 218.733.8061

**KENWOOD 218.724.8218**

1515 Kenwood Ave., Ste 200 • Duluth, MN 55811

### LOAN OFFICERS

Jim 218.733.8017 • Corrinne 218.733.8002

**MILLER HILL 218.279.3828**

4433 Trinity Rd. • Duluth, MN 55811

Mail: P.O. Box 161558 • Duluth, MN 55816

### LOAN OFFICER

Brenda 218.733.8078

**Hours at All Branches and Drive-Up:** Mon – Fri 9 AM – 5 PM • Sat Miller Hill drive-up 9 AM – 1 PM (hours subject to change)

**HOLIDAY CLOSINGS:** October 14 – Columbus Day • November 11 – Veterans Day • November 28 – Thanksgiving Day

November 29 – Day After Thanksgiving (Miller Hill open normal business hours) • December 24 – Christmas Eve Close at 1 PM • December 25 – Christmas Day

December 31 – New Years Eve Close at 3 PM • January 1 – New Years Day