

DOLLAR & CENTS

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a newsletter of Nelson & District Credit Union

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Summer Edition

A Message From Your Board Chair -

Michael Ramsey



On May 3, 2023 I am happy to share that Nelson & District Credit Union had a very successful Annual General Meeting. Our AGM is open to all members, and it is your opportunity to meet the employees, the management team, the board and most importantly gain visibility to the business operations and community involvement of NDCU.

The AGM is a significant and important event where members are encouraged to ask questions and provide input on the decisions and future direction of NDCU. We thank those members that attended and encourage member participation for our next AGM in 2024.

We have a full slate of directors this year, with representation from the communities we serve, Nelson, Rossland and the East Shore. We look forward to representing and serving you, our members.

With the recent deployment of Forge, our new public website, online banking and mobile app, I would be remiss to not mention the importance of setting up personal ALERTS within online banking or the mobile app. By setting up for ALERTS, you will be notified by email or text of certain activity within your online accounts. This will ensure you are the first to know of any suspicious activity or transactions that occur.

In closing, on behalf of the board of directors, thank you for your continued membership and I wish you all an enjoyable summer.

Our online experience has a fresh new look. We hope you like it!

nelsoncu.com



Hello!

We're new to Facebook.

Please visit our page and give us a "like"!

From The Desk Of The CEO - Tom Murray



Top of the summer to you!

The 35th annual ArtWalk is back in Nelson! This much-loved tradition has returned to the streets of Nelson featuring local artists and performers. The event is produced by the Nelson & District Arts Council and it brings together unique venues and locally produced art. NDCU is a proud sponsor of ArtWalk for a number of years and we are thrilled to support this important community event.

NDCU's featured artist is Diane Trudel. Swing by the Nelson branch and check out her installation.

We're excited to announce that NDCU recently launched **NEW** mobile apps, website and online banking experience for members. Fresh, modern, and user-friendly, it enhances our digital channels in many ways:

- **Responsive to any device** – Whether you're on desktop, mobile or tablet, our experiences adapt to your screen so you can manage your finances with ease.
- **Intuitive navigation** – Our refreshed navigation ensures you can find the products, tools, and information you need quickly and easily.
- **Modern user experience** – Our brand-new look and feel isn't just visually appealing, it also makes our experiences more user-friendly and accessible.

We are really pleased with the positive feedback so far, and hope you feel the same.

As we get into summer, it's a good time to remind you about the prevalence of frauds and scams. Scams often fall into these categories:

- The Romance Scam – Scammer builds one's trust online and then asks for financial help.
- The Imposter Scam – Scammer threat. You owe us money! Often posing as a Government Agency.
- Online Shopping Scam – Victim purchases an item through an online marketplace and it never arrives.
- The employment scam – Scammer prospect. A great job awaits you – please send your SIN and Account numbers.



- Investment scam – Scammer offer. Big profits, low risk – send money right away.

- Sweepstakes scam – Scammer opportunity. You're a winner!

How do you protect yourself?

First, don't ever give out personal, credit card, or online account details over the phone or via email, unless you initiated the call.

Second, protect your NDCU account by registering for account alerts. This free service notifies you if:

- Your account has been logged into
- Your security questions were answered incorrectly
- A bill payment has been added
- Your Personal Access Code (PAC) was changed
- An e-transfer has occurred

Alerts can be sent by text or email and will give you peace of mind that your account is safe and secure. Please contact us if you need help setting up alerts for online banking or your Collabria Visa.

Other ways to keep yourself from falling victim to a scam include:

- Trust your gut: Scammers often urge you to act immediately. Take some time to think about the message or offer before acting on it.
- Don't respond: Ignore calls, texts, and emails from senders or callers you don't know. If you think a message might have merit, get in touch with the organization yourself in a way you are certain is legitimate.
- Think before you click: Don't click on links in emails or texts if you have any uncertainty. You may put your device's security in jeopardy.
- Pay wisely: Use peer-to-peer payment methods, like Interac eTransfer, only with people you know. And don't send money to anyone who sends you an unsolicited cheque or asks you to deposit into a bitcoin machine.
- If it seems like free money, or too good to be true, it is a scam! Hang up or otherwise disconnect from the conversation.

Please look out for increased account security tools coming this fall from NDCU. Stay safe this summer!



Embrace Local



Look out for our Embrace Local signage to shop, eat, stay and support local businesses.

Ask us to learn more