



# Savings Sense

York Educational Federal Credit Union

1601 South Queen St York, PA 17403-4630

East York Branch – 2550 Kingston Rd, Suite 215 York, PA 17402-3733

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### Main Office Hours

Mon, Wed 8 AM- 5 PM  
Tues, Thurs 7:30 AM-5 PM  
Friday 8AM- 6 PM  
Phone 717-843-1153  
Fax 717-845-5896

### East York Branch

Monday – Friday 9 AM - 5 PM  
Phone 717-741-4059  
Fax 717-747-9759

### TellerLine

24/7 teller  
800-388-8380

### Website

[www.yefcu.org](http://www.yefcu.org)

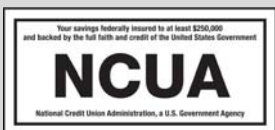
### Online Banking via CU website



CU @ Home

### Surcharge free ATMs

Look for:



## Protect Your Financial Identity

It only takes a few seconds to become a victim of financial fraud. It can take months to recover.

Armed with discarded credit card receipts, checks or deposit slips, today's crooks are making unauthorized transactions from victims' accounts. They are even opening new – fraudulent – credit card and checking accounts.

There are steps you can take to prevent your identity from being stolen.

- Examine all of your financial statements. Promptly reconcile your monthly checking account statement. Save check stubs, credit, debit and ATM receipts. Report discrepancies between your records and monthly statements to the appropriate financial institution.
- Check your credit bureau reports at least once a year.
- Limit the paper trail. Store receipts and check copies in a safe place. Destroy blank checks from closed accounts and expired or unused credit cards.
- Guard your purse or wallet. Thieves often target unoccupied vehicles,

unlocked office drawers, and health club locker rooms.

- Protect your personal identification number (PIN). Never keep your ATM PIN in the same place as your card.
- Beware of phone scams. Never give your PIN or any other personal financial information to an unknown caller.
- Check your mail. If you haven't received your mail for a few days, you may be the victim of mail diversion fraud. The scam involves a crook forging an individual's signature on a change-of-address form to divert your mail and obtain financial information. If you suspect your address has been change without your permission, contact the post office.
- Track financial statements. Find out when financial statements and plastic cards are due to arrive. If they're late, contact your credit union or appropriate issuer.
- Protect yourself on-line. Use *Verified by VISA* to help prevent fraudulent purchases. Get more info about *Verified by VISA* at [www.visa.com/verifiedbyvisa](http://www.visa.com/verifiedbyvisa).

## Have a YEFUCU VISA Credit Card ?

Now you can access your card account information from anywhere

... day or night. Just  
sign up at  
[www.ezcardinfo.com](http://www.ezcardinfo.com).  
You can even initiate  
a dispute directly  
with VISA to correct a  
merchant error or  
fraud.