



CU in the CS News



Fall
2018

Who Can Join?

CS Credit Union is not just for employees of CommScope U.S. locations and General Dynamics Catawba, NC, locations - immediate family members of CS Credit Union members are also eligible to join!

Recommend CS Credit Union to your parents, grandparents, siblings, spouse and children and help them experience all the benefits of a member-owned credit union.

CONTACT



Main Office Phone	828-241-6048
Main Office Toll Free	800-438-3335
Main Office Fax	828-241-2606
Audio Response	828-241-6324 or 800-864-1927
Lost or Stolen Debit Card	800-500-1044
Lost or Stolen Credit Card	800-322-8472
Email	info@csnccreditunion.org

IT'S NOT TOO LATE FOR A HELOC!

If you think you've missed your chance, don't worry! It's not too late to tap into your home equity for anything and everything you need. Plus, if you open a HELOC before the end of the year, you'll pay no **closing costs!*** Use the money from your home's value to pay for:

- Home repairs and remodeling
- College tuition
- Loan/debt consolidation
- Holiday gifts
- Vacation

The year is flying by, but it's not over yet. Stop by and tap into your home's equity today!

*Promotion available through 12/31/18. Must open a HELOC with \$10k minimum draw to pay no closing costs. Offer subject to credit approval, current loan terms and conditions. CS Credit Union HELOC loans not eligible for promotion.





Tips for Trick-Or-Treaters

Make this year's haunted holiday as safe and fun as can be with these great tips. Have a SAFE HALLOWEEN!

- **S**words, knives and similar costume accessories should be short, soft and flexible.
- **A**void trick-or-treating alone. Walk in groups or with a trusted adult.
- **F**asten reflective tape to costumes and bags to help drivers see you.
- **E**xamine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.
- **H**old a flashlight while trick-or-treating to help you see and help others see you.
- **A**lways test makeup in a small area first. Remove it before bedtime to prevent skin and eye irritation.
- **L**ook both ways before crossing the street. Use established crosswalks wherever possible.
- **L**ower your risk for serious eye injury by not wearing decorative contact lenses.
- **O**nly walk on sidewalks or on the far edge of the road facing traffic to stay safe.
- **W**ear well-fitting masks, costumes and shoes to avoid blocked vision, trips and falls.
- **E**at only factory-wrapped treats. Avoid eating homemade treats unless you know the cook well.
- **E**nter homes only if you're with a trusted adult. Otherwise, stay outside.
- **N**ever walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

Source: cdc.gov



Doing your holiday shopping online can be a great way to save time while you find the right gifts at the best price. But though it may be easy and convenient to shop in your pajamas, you still need to take precautions to ensure your safety. Here are some simple tips for safe online shopping:

ONLY shop from home. Don't do your online shopping from the local café, the airport or other public places. These open networks are easier targets for identity thieves to hack into your computer.

Click carefully. Before you click on email links, be sure of where they lead. Scam emails can look just like the real ones from your favorite stores, with links that appear to take you to legitimate sites. Hover your cursor over the link to see where it is actually sending you.



Stay Safe While Shopping Online

Know thy merchant. One of the best parts of online shopping is easily comparing prices to find a great deal – but make sure the merchant is reputable and trustworthy. If you haven't done business with a merchant before, look for online reviews, or use aggregators like Amazon.com and Yahoo Shopping.

Choose credit – not debit. If possible, use a credit card to pay for online purchases. Federal law limits your liability to \$50 in the event of fraud. Better yet, many credit card companies will waive this liability and offer advanced fraud protection and detection programs to keep you safe.

Keep an eye out. If you are doing a lot of online shopping, make sure to save your receipts and check your account and credit card statements regularly to verify all charges. If you have questions about a transaction or suspect fraud, call the financial institution immediately.

Upcoming Holiday Closings

Thanksgiving Day & Day After Thanksgiving **Nov 22 & 23**
Christmas Eve & Christmas Day **Dec 24 & 25**
New Year's Eve & New Year's Day **Dec 31 & Jan 1**