

# Focus

# in

**INFINITY** ∞  
FEDERAL CREDIT UNION

**Fall 2018**

## Avoid Online Shopping Scams

Shopping online can save you time and money, but it can also be costly if you're not careful about scams involving shopping and shipping.

That's because scammers target people looking for 'amazing' deals or trick them with 'free' offers or false shipping problems. When shopping on the Internet, experts recommend that you buy from trusted businesses whenever possible. Don't be tricked by super-low prices from unknown sellers.



Protect yourself by:

- Making sure the business is legitimate. If you've never heard of it, check online reviews or articles. Don't be tricked into giving out personal or financial information to scam sites that will never deliver the product you want.
- Pay with a credit card. They often have built-in consumer protections that guard you in cases of fraud.
- Don't be fooled by unsolicited emails promising free products or coupons. Crooks that want to steal personal information or to place malware on your computer often design these emails.
- Many big shopping sites also serve as a storefront for independent, third-party sellers. It is a good idea to only buy from sellers that have a good reputation rating with lots of reviews.
- Don't be fooled by phone calls or emails that claim there is a problem delivering a product. Scammers use these methods to try to trick you into giving out personal information or money.

To avoid delivery scams:

- If you know you have ordered a product, use the delivery tracking information emailed to you after placing your order.
- Don't click on any links or download any attachments in an unsolicited email that says 'Your product can't be delivered' unless you provide sensitive information such as your Social Security number, or financial account or credit card numbers.
- If you have delivery questions, refer to the online receipt you received after your purchase and make contact through an official website address, phone number or live online chat.

While online shopping is easy, it's important to use trusted sellers, be cautious about how you make your purchase, and be wary of delivery scams.

# Introducing our New Adventure Accounts



At Infinity FCU, we believe that building good money habits early is important. This is why we recently redesigned our “Youth Program” and added exciting new benefits to the accounts. Our three new accounts: Young Explorer Savings, Teen Trailblazer Checking, and College Pathfinder Checking, are designed to fit your unique needs and stage of life. Read on to learn more about them.

## Young Explorer Savings

Our Young Explorer Savings account is designed for kids 12 and under who are beginning to explore what life has to offer. We want to encourage their good habits with rewards along the way. Ready to start exploring?

### Reward Good Habits

- Visit your Home Branch, make a \$5.00 deposit to receive a NEW Savings Passport and select a prize\*.
- Deposit \$5.00 or more and receive a stamp\*\* in your Savings Passport. After 5 stamps, select a prize.

### Convenience

- Online transfers allow parents to easily move money to the child’s account.
- Option to open a Teen Trailblazer Checking account at the age of 13.

\*Prizes vary at the discretion of the credit union.  
\*\*Only one stamp per day.

## Teen Trailblazer Checking

Whether you’re stashing away dollars from your first summer job or saving up birthday funds, our Teen Trailblazer Checking account will help you blaze the trail of financial responsibility. This account is designed for teens aged 13-17.

### ATM/Debit Card

- Allows teens freedom to spend money with your own ATM/Debit Card.
- Gives parents control with limits on withdrawals and purchases.\*

### Online & Mobile Banking

- Online transfers allow parents to easily move money to the teen’s account.
- Develop budgeting skills with our free money management tool, Finance Manager.

\*Certain restrictions apply. Visit our website for the full product description: [www.infinityfcu.com/TeenTrailblazer](http://www.infinityfcu.com/TeenTrailblazer)

## College Pathfinder Checking

You’re nearing the end of one journey and starting down a new path as an adult. This account gives you the financial tools to take you from summer job to campus life with unique benefits designed for a student’s on-the-go lifestyle. This account is designed for members aged 18-24.

### Cash Back

Earn cash back for using your Debit Card:

- \$5 cash back when you make 25 - 39 qualifying Debit Card transactions\* during the month
- \$10 cash back when you make 40+ qualifying Debit Card transactions\* during the month

### Online & Mobile Banking

- Online transfers allow parents to easily move money to the college student’s account.
- Develop budgeting skills with our free money management tool, Finance Manager.

\*Certain requirements apply. Visit our website for the product description: [www.infinityfcu.com/CollegePathfinder](http://www.infinityfcu.com/CollegePathfinder)



Everything your small business needs.  
In one place.



## Your Participation



As a member of Infinity FCU, you are part of a unique not-for-profit financial cooperative. Your money stays local, helping build a stronger community for you, your neighbors, and local businesses. This partnership works only if you actively participate by using your Infinity FCU membership, by opening products (i.e. consumer loans, mortgages) and using our services (i.e. checking account, online banking).

A “fully participating” partnership means a checking account, net-pay direct deposit, auto loan, first mortgage, etc. Your participation makes a difference. It allows us to grow and to continue offering our competitive products and services.

To encourage your participation, we offer a loan relationship discount based on your use of our select products and services. **Relationship Discount Rates include a 0.10% rate discount for maintaining a checking account with Infinity FCU, plus 0.10% rate discount for maintaining direct deposit of net pay into your Infinity FCU checking account, plus 0.10% rate discount for maintaining an Infinity FCU credit card.**

## Switching Checking Accounts Has Never Been Easier



Now you can easily move recurring payments and direct deposits to your Infinity FCU checking account - all with the click of a mouse. Account information is transferred instantly; it's fully automated, convenient and takes less than 10 minutes.

- Securely transfer recurring payments
- Transfer direct deposits from your employer
- Notify auto-debit payees of your new account
- Close your prior account
- Receive real-time switch confirmation

Ready to make the switch? Contact us for a SwitchTRACK code today!

Visit any of our four convenient branches in Westbrook, Portland, Bangor, and Arundel, or call (207) 854-6000.



# Online Learning Center



Learn how to use our Online and Mobile Banking system for your everyday banking needs through live step-by-step videos and step-by-step reference guides for the following functionalities:

- Online and Mobile Banking (Personal and Business)
- Personal Finance Manager
- Bill Pay
- Pop Money
- Rush Payments
- eStatements
- Chip Cards
- UChoose Rewards
- Identity Theft Prevention

In addition to the online tools, each branch has an Ambassador doing live demonstrations and offering hands-on assistance to answer your specific questions about the system.

**Imagine what you could do  
with a Home Equity Line of Credit.  
Go ahead, dream BIG.**



## Holiday Closings

**Monday, October 8th**

Columbus Day

**Monday, November 12th**

Veterans Day

**Thursday, November 22nd**

Thanksgiving

**Monday, December 24th**

Christmas Eve, Closing at Noon

**Tuesday, December 25th**

Christmas Day

**Monday, December 31st**

New Year's Eve, Closing at Noon

**Tuesday, January 1st**

New Year's Day

Our automated services are always available:

- Online/Mobile Banking
- ATM/Debit Card
- Telephone Banking
- 24-7 Loan Applications



## Mailing Address

P.O. Box 9742, Portland, ME 04104

## Branches

**Westbrook:** 202 Larrabee Road

Monday - Friday: 9am to 5pm

Drive Thru: 8am to 5pm

Saturday: 9am to Noon

**Portland:** 29 Baxter Boulevard

Monday - Friday: 8am to 5pm

Drive Thru: 7:30am to 5pm

Saturday: 8am to Noon

**Bangor:** 193 Broad Street, Suite 1

Monday - Friday: 9am to 5pm

Saturday: 9am to Noon

**Arundel:** 1298 Alfred Road

Monday - Friday: 9am to 5pm

Saturday: 9am to Noon

**Customer Service Hours:**

Monday - Friday: 8am to 6pm

Saturday: 8am to 1pm

Phone: 207-854-6000

## 24-7 Loan Applications

Online: [www.infinityfcu.com](http://www.infinityfcu.com)



All rates subject to change without notice.