



Community Choice credit union

Save more. Bank better. Your choice.

www.YourBetterBankingChoice.com

Holiday Schedule:
 Our Office will be closed
 in observance of
 Labor Day
 Monday, September 6th, 2010

We will meet or match your current loan rate!

Move your current loans from another financial institution to CCCU, get a lower rate and not make a payment for 60 days!

[Apply Online Now](#)



*WAC **Rates as low as 3.99% annual percentage rate.

We missed you!!!!
At our member appreciation
Day/ Open House



Thank you to all who attended our Open House on Friday August 27th. What a great time we had. Our staff and officials enjoyed showing off our remodeled facility. By the looks of it the food was not to bad either. Thank you again for your business thru out these years.

About Our Employees

Meet **Matt McLean**.....

Matt joined Community Choice Credit Union in April of 2010 and is currently one of our Member Service Representatives, currently working with loans. Primarily raised in Colorado, Matt enjoys the outdoors with friends.

One of Matt's favorite aspects of his position is helping members reestablish their credit and provide lending needs.

Matt invites you to call or stop by to discuss your current or future lending needs. You may reach him on Extension 110.



Do yourself a favor,
 and get the ride you
 deserve **FAST.**

NO co-signer required.

[Get Started](#)




The Latest Phone Scam - Targets Your CU Account

New Twist For Fraudsters

are accessing member and small to medium sized business accounts at Credit Unions and other Financial Institutions. The new scheme used telecommunications denial- of- service (TDoS) attacks and fraudsters are able to compromise a member's account and change the victims profile information (mailing Address e-mail address or telephone number). These TDoS attacks use automated dialing systems to overwhelm a victim's cell phone and land lines with thousands of calls and the member is ultimately forced to change terminate the attacks.

How The Scam Works

A fraudster obtains a member's personal account information (phone numbers, account numbers and possibly a password) through some form of social engineering. The members or a small business owner may have responded to a fictitious email or provided personal information during a telephone call. The fraudster then uses automated dialing programs to overwhelm a member's cell phone number or landline. When answered, the member hears dead air or some innocuous recording, advertisement or a telephone sex menu. These calls are so numerous that the victim often decides to change their telephone number. The fraudster, then posing as the member, contacts the CU to make withdrawals or wire transfers without the knowledge of the actual member. Often, the CU attempts to call the member and confirm the transaction or wire but due to the problems with the phone, the CU cannot get through to the member. If the transaction does not go through, the fraudster will contact the CU, impersonating the member and verbally request that the transactions be completed. Sometimes , they will advise that their telephone

number has changed and request the CU to update their personal data file. The fraudsters then simply was for the CU to call them to confirm the transfer request. The FBI has teamed up with the Communication Fraud Control Association? Comprised of security professionals from communication providers to analyze these telephone denial-of-service attacks and their intent is to educate the public and make every effort to identify the fraudsters who are causing these losses...

Simple Reminders, Help Reduce Losses

1. **NEVER** provide personal information to an unsolicited phone caller
2. **NEVER** provide personal information via email
3. **CHANGE** online banking and automated telephone system passwords frequently.
4. **CHECK** your account balances often
5. **PROTECT** your computers with the latest virus protection and security software.

If You Have Been Targeted

by a telephone denial-of-service attack, contact your financial institution and your telephone provider, and file a complaint with the FBI's Internet Crime Complaint Center at :

<https://www.ic3.gov/complaint/default.aspx>

This vital information has been furnished by
Jay A. Slagel, Vice President-Risk Management
Allied Solutions Insurance LLC/Bond Division

Consumer Reporting Agencies Information

Experian 1-888-397-3742

TransUnion 1-800-888-4213

Equifax 1-800-685-1111

Lobby Hours

Monday - Thursday: 9am - 5pm

Friday: 8:30am - 6:00pm

Lobby Closed on Saturday

Drive Up Hours

Monday - Thursday: 9am - 5pm

Friday: 8:30am - 6:00pm

Saturday: 9am - 1pm

Contact Information

Address: 6921 E. 72 Ave., Commerce City

Phone: 303-287-8025

Fax: 303-287-5803

E-Mail: www.yourbetterbankingchoice.com

24/7 Audio Response Phone Banking:

303-287-3418 or 303-287-3417

24/7 Lost or stolen VISA Debit Card: 1-800-304-2273

