

3rd
QUARTER
EDITION



NEWSLETTER



48 MONTH CD SPECIAL 3.05% APY

MINIMUM \$10,000 OFFER EXPIRES 12/31/2018

*SOME RESTRICTIONS APPLY

IN THIS EDITION

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Upcoming Federal Holidays (Branches Closed)

Monday, October 8, 2018 - Columbus Day
Monday, November 12, 2018 - Veterans Day
Thursday and Friday, November 22 & 23, 2018 - Thanksgiving
Christmas Eve - closing at 3:00 pm
Christmas Day and New Years Day

For mobile banking: Scan this QR code with your smartphone to visit our website and log in at the top of the website.



LETTER FROM OUR NEW PRESIDENT

Greetings! I want to introduce myself to the members of Bragg Mutual Federal Credit Union. My name is Steve Foley and I was recently selected by the Board of Directors to serve as the new President and CEO of our Credit Union. I cannot tell you how excited I am to work here at Bragg Mutual.

I have spent my career getting to know the people that I do business with, so I look forward to getting to know you as well. I have always felt the need to know who the member is, who their family is, and where they work. I want to actually know you, not how much money you have in the credit union. That is one reason I am very happy to be at Bragg Mutual, knowing our members is a crucial part of being able to deliver the financial services that will meet the needs of our member families.

Helping our membership plan for retirement, buy a home, plan for educational expenses, are all extremely important to us as your financial partner. Mostly we want to help improve the financial lives of our members. We are dedicated to serving our membership, and I will make it our mission to become the credit union of choice in Cumberland County. I encourage you to stop in to say hello to myself and the staff at Bragg Mutual.

Yours in serving,
Steve Foley



Is Your ATM Card at Risk?

In spite of the millions of ATM transactions that take place every day, only .05% of all funds processed are fraudulent. And, despite various news stories about large-scale debit card fraud in recent months, actual losses from these activities were even less than those from ATM transactions. ATM and debit card security doesn't happen by accident. Bragg Mutual FCU works around the clock with CO-OP Financial Services to combat ATM and debit card fraud, using cutting edge systems to detect suspicious transactions and thwart scammers—all in ways that the average user never detects.

"The good news is that we don't see ATM and debit card fraud as being out of control," says Amber Clabo, Share Draft Manager at Bragg Mutual. "On the contrary, Bragg Mutual FCU and our partner, CO-OP Network, employ a range of state-of-the-art technologies and tactics to keep ATM fraud to remarkably low levels.

"At the same time, we take a zero tolerance approach to fraud," Amber continues. "We consider security to be a huge priority, and we're glad to be partnering with an industry leader in protecting our members' money."

Your Bragg Mutual ATM and debit card transactions are monitored constantly for potential fraud. Though you probably don't want to know about the underlying mathematical models and "neural network" technology, you might like to know that the following activity patterns may signal fraud and can cause your account to be flagged:

- ✦ You suddenly post more frequent, lower-dollar-amount transactions than usual.
 - ✦ Your card's magnetic strip is missing a security code (indicating that a fraudulent card may have been created).
 - ✦ Online or phone transactions have been attempted without the correct three-digit security code.
 - ✦ The name on the card does not match the name on your account.
 - ✦ Your card transactions have exceeded the daily withdrawal limit.
 - ✦ The expiration date on your card does not exactly match the date on file.
- The card in question has not been activated.

If this happens to you, or you have any questions about the use of your debit card, contact us at (910) 222-1500. We will help you establish—or re-establish—your account so that it works seamlessly and securely.

You play a role in ATM/debit security as well. Since "friendly" fraud—or unauthorized use of ATM/debit cards by friends and family members—is among the leading types of PIN-based fraud, it's worth repeating that you should never release your PIN number to anyone, or write it down where it might be discovered. When using an ATM, shield the pad when you enter your PIN number to prevent someone from seeing it. Guard your ATM card as you would any credit card. In the event that you do lose a card or have it stolen, contact us immediately. Reporting a lost or stolen card within 48 hours of noticing that it's gone will limit your liability.

Online "phishing" fraud is an ongoing threat. Here at Bragg Mutual, we do not send unsolicited email requesting personal information such as PIN numbers and passwords. This includes email that appears to replicate credit union forms asking you to provide sensitive account information. If you receive an unsolicited email that you suspect is fraudulent, call us at (910) 222-1500 or forward it to us at info@braggmutualfcu.org. As an added precaution, don't forget to update security patches for your browser to protect yourself from software vulnerabilities.

Some scams take place at actual ATM locations. Be alert to unusual equipment or activities when you're visiting an ATM. If any of the equipment seems suspect, if it includes devices or attachments that seem out of the ordinary, or if strangers approach you with friendly but unsolicited advice, walk away. Bragg Mutual and CO-OP Network are constantly monitoring ATMs against this kind of problem. In the unlikely event that you encounter anything suspect, it is far better to be safe than sorry.

To fight against fraud—and for your general financial health—it's critical to check your statements monthly for any unauthorized activity. If you do find any charges you don't understand, or you have questions about ATM use or security, call us or visit your local branch. We will help you put a halt to any fraudulent activity, protect your accounts, and get your finances back on track where necessary. While fraud is not a common occurrence, it's one we take seriously.

Money Matters

Rates **

As of 9/12/2018 APY

SHARE CERTIFICATE

6 month	2.29%
12 month	2.40%
24 month	2.55%
36 month	2.70%

MONEY MARKET

Share Plus.....	2.04%
Share Plus Prem.....	2.55%

MASTER SHARE ACCOUNTS

APR	APY	Balance Required
.10 %	.10%	\$300.00 or More

SHARE DRAFT ACCOUNTS

APR	APY	Balance Required
.05%	.05%	\$500.00 or More

INDIVIDUAL RETIREMENT ACCOUNTS

APR	APY	Balance Required
.10%	.10%	\$300.00 or More

*RATES SUBJECT TO CHANGE

Loans

APR

Unsecured.....	5.0% - 28%
Autos.....	1.99% - 18%
Motorcycles	6.49% - 18%
RV's	6.49% - 18%

**Some restrictions apply, see your representative for details

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do."

-Mark Twain

Do you have a Bragg Mutual Visa?

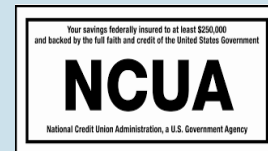
Your Credit Union Benefits:

- ♦ Rates as low as 6.75%
- ♦ No Annual Fee
- ♦ No Charge for Balance Transfers
- ♦ Only \$5 Cash Advance Fee

Get Yours Today!

Three Locations to Serve You

2917 Village Drive
201 Hay Street, Suite 101-C
219 N. Main St., Spring Lake
Plus over 50 ATM locations!



BOARD OF DIRECTORS

John D. Szoka	Chairman
Jennifer R. Cooney	1st Vice Chairman
Eugene Slocum Jr.	2nd Vice Chairman
Amy T. Olden	Secretary
H. Lee Boughman	Treasurer
Chris Vallery Sr.	Director
Tom Lloyd	Director

MANAGEMENT TEAM

Steve Foley	President / CEO
Jennifer Barwick	Vice President of Finance / CFO
Penny Zink	Vice President of Lending
William H. Drewry	Vice President of Marketing
Ivette Douglas	Operations Director