



## Ocean Spray Employees Federal Credit Union

oceansprayfcu.com

November 2016

People Before Profit

### Protect Yourself From Fraud This Holiday Season



It is that time of year again! Black Friday shopping and Cyber Mondays have become part of our yearly shopping traditions. Shopping online or at retail outlets subject you to identity theft. Are **you** doing enough to safe guard your account from fraud? Here are some important tips to help keep your personal information safe this holiday season!

**Cover up:** Shield your credit card and PIN number from view when making transactions so that thieves can't steal your numbers by looking over your shoulder.

**Don't trust public WiFi:** It's tempting to do your online shopping at Starbucks, but you shouldn't trust public WiFi networks to protect your identity.

**Only use one credit card:** Shopping online is a very efficient way to get every item on your list checked off, but consider ways you can practice internet safety. For instance, designate one credit card for online shopping purposes, instead of using multiple ones

across different sites.

**Take it with you:** Identity theft doesn't only happen over the internet. The police also advise against leaving visible items in the car as you go shopping. Not just your gifts can be stolen, but if someone breaks into your vehicle, they could steal something that reveals your identity and puts your information at risk.

**Check your credit report:** As the end of the year approaches, take a look at your credit report to check for inaccuracies as well as **monitor your credit score**. Every person can receive one free report from each of the three credit bureaus.

### Visa Pre-Paid Gift Cards Always Fit!



**With the holidays right around the corner, you might be wondering what to get for that family member that is hard to buy for! We have the solution. Now available, we offer Prepaid Visa Gift Cards. We have several designs to choose from. You select the amount, we activate the card and your shopping is done!**

**It's that easy! Available to Members & Non-Members**

**Member Fee \$3.95 Each    Non-Member Fee \$5.95 Each**

**You can order the cards over the phone, we will charge your account and mail the cards to you. Once you receive them, we will activate them and you are good to go!**

# Holiday Helper Loan Special

Runs October 1 through December 16th

You can be a holiday helper just by taking a Holiday Loan with

*Ocean Spray Employees Federal Credit Union.*

**\$5.00 will be donated to Boston Children's Hospital**

for every completed & processed loan special.

Plus **OSEFCU** is **giving away a \$50.00 Visa Card**, that's right, just to say thank you for taking a loan with us as we celebrate our 50 years of service. We will choose one lucky winner on 12/16

Choose from

Up to **\$1500 loan for 12 months**

Rates as low as **3.99% APR\***

or

Up to **\$3000 loan for 24 months**

Rates as low as **5.49% APR\***



\*Rates based on credit performance

## Thanksgiving Fun Facts

Thanksgiving is the reason we have TV dinners! In 1953 Swanson had so much extra turkey that a salesperson suggested they package it in aluminum and sell it with sides like sweet potatoes - ta-da! TV dinners had arrived.

The first American Thanksgiving had no turkey, the menu for the holiday was: eel, venison, ducks, geese, lobster and **fish**.

The famous Macy's Thanksgiving Day parade began in 1924, and instead of helium balloons and pop music stars, it was a March with 400 employees and wild animals from the New York City zoo!

**Astronauts** Buzz Aldrin and Neil Armstrong's first meal after walking on the moon was turkey.

Every year the American president pardons two turkeys for Thanksgiving - this tradition dates all the way back to President Abraham Lincoln, who pardoned his son's turkeys one year, but became official in 1947

A wild turkey can run 20 miles per hour when scared



The average turkey weighs 15 pounds

Benjamin Franklin wanted the turkey to be the American national bird, not **the eagle**

The heaviest turkey on record was 86 pounds - just think of the leftovers!