

money matters

The quarterly newsletter for members of Racine Municipal Employees Credit Union

Holiday Loan Is Back!

Back by popular demand!

RMECU will start offering the popular Holiday Loan on Friday, November 20, 2020.

Receive up to \$1,000 based on your direct deposit amount with RMECU. Approval not based on credit report. Loan payments will be setup from direct deposit.

Here's how to qualify:

- Be a member for a minimum 90 days
- Have direct deposit to your RMECU account for a minimum of 60 days
- Cannot have courtesy pay
- Account balance must be positive at time of application
- No prior losses to the Credit Union
- No Child Support Liens
- RMECU loans must be current
- No active bankruptcies

Simply stop into our lobby to apply. Don't wait, applications will only be accepted through Monday, December 21, 2020.



* \$35 pre-paid finance charge is a one-time non-refundable charge. Loan terms will not exceed 6 months. Loan amount not to exceed 1,000 or 50% of total monthly direct deposits to your RMECU account, whichever is less. Direct deposit income is defined as employment income, retirement income, SSA or SSI income. Rep Payee deposits are excluded as income for this type of loan. No skip payments for "extra" pay periods. Credit Bureau

Account Verification Notice

As required by credit union regulations, an account verification must be performed at least bi-annually to confirm the accuracy of members' account balances. Racine Municipal Employees Credit Union's Audit Committee will be performing this verification.

Please review and verify the information in your statement as of September 30, 2020. If there are any errors or discrepancies, contact our Audit Committee Chair directly and in writing at:

RMECU Audit Committee
C/O Terry Maier
350 E Point View Drive
Racine, WI 53402

No response is necessary if the September 30, 2020 statement is correct.
Thank you for your cooperation.



RMECU VISA Credit Card

- No Fee Balance Transfers
- No Annual Fees
- Low Interest Rates

Apply Online at www.rmecu.org

2021 Health Savings Account Info

All Members
of RMECU

The IRS has announced their 2021 Contribution Limits.

Individual/Self-coverage:

- HSA contribution limit for 2021: \$3,600 (up from \$3,550)
- HDHP minimum deductible: \$1,400
- HDHP maximum out of pocket: \$7,000 (up from \$6,900)

Family Coverage:

- HSA contribution limit for 2021: \$7,200 (up from \$13,800)
- HDHP Minimum deductible: \$2,800
- HDHP Maximum out-of-pocket: \$14,000 (up from \$13,800)



Here to Serve You

STAFF MEMBERS

Nicole Christensen-Zabler
President
Deb Johnson
Loan Officer/Member Services
Michelle Pestka
Operations/Member Services
Matt Swanson
Marketing/Member Services
Kristina Merced
Teller

BOARD MEMBERS

Willie McDonald
Chair
Scott Sharp
Vice Chair
Terry Maier
Treasurer
Carolyn Moskonas
Secretary
Dan DeMatthew
Director
Chavan Smith
Director
Charles Ricchio
Director

HOURS

Lobby:
Monday-Wednesday: 9am-5pm
Thursday-Friday: 9am-5:30pm
Drive Thru:
Monday-Wednesday: 9am-5pm
Thursday-Friday: 9am-5:30pm
Saturday: 9am-12:30pm

RMECU ROUTING NUMBER

275981420

LOST/STOLEN CARDS

Call the Credit Union

After Hours Call:

Debit/ATM Card
1-800-383-8000

Credit Card
1-800-325-3678

RACINE MUNICIPAL EMPLOYEES CREDIT UNION

1907 Lathrop Ave.
Racine, WI 53405
Phone: 262-637-7274
Fax: 262-637-0491

E-mail: nicole@rmecu.org
Website: www.rmecu.org



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

How to Recognize and Report Spam Text Messages

If you have a cell phone, you probably use it dozens of times a day to text people you know. But have you ever gotten a text message from an unknown sender? It could be a scammer trying to steal your personal information. Find out what you can do about unwanted text messages and how to report them.

Spam Text Messages and Phishing

Scammers send fake text messages to trick you into giving them your personal information – things like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers.

The scammers use a variety of ever-changing stories to try to rope you in. They may:

- promise free prizes, gift cards or coupons
- offer you a low or no interest credit card
- promise to help you pay off your student loans

Scammers also send fake messages that say they have some information about your account or a transaction. The scammers may:

- say they've noticed some suspicious activity on your account
- claim there's a problem with your payment information
- send you a fake invoice and tell you to contact them if you didn't authorize the purchase
- send you a fake package delivery notification

The messages might ask you to give some personal information – like how much money you make, how much you owe, or your bank account, credit card, or Social Security number – to claim your gift or pursue the offer. Or they may tell you to click on a link to learn more about the issue. Some links may take you to a spoofed website that looks real but isn't. If you log in, the scammers can then steal your user name and password.

Other messages may install harmful malware on your phone that steals your personal information without you realizing it.

What to Do About Spam Text Messages

If you get a text message that you weren't expecting and it asks you to give some personal information, don't click on any links. Legitimate companies won't ask for information about your account by text.

If you think the message might be real, contact the company using a phone number or website you know is real. Not the information in the text message.

There are many ways you can filter unwanted text messages or stop them before they reach you.

On Your Phone: Your phone may have an option to filter and block messages from unknown senders or spam.

Through Your Wireless Provider: Your wireless provider may have a tool or service that lets you block calls and text messages. Check ctia.org, a website for the wireless industry, to learn about the options from different providers.

With a Call-Blocking App: Some call-blocking apps also let you block unwanted text messages. Go to ctia.org for a list of call-blocking apps for Android, BlackBerry, Apple, and Windows phones.

How to Report Spam Text Messages

If you get an unwanted text message, there are three ways to report it:

- Report it on the messaging app you use. Look for the option to report junk or spam.
- Copy the message and forward it to 7726 (SPAM).
- Report it to the Federal Trade Commission at ftc.gov/complaint.

Dates to Remember

October 12

(Monday)

Columbus Day

(Closed)

November 26

(Thursday)

Thanksgiving Day

(Closed)

December 24

(Thursday)

Christmas Eve

(Closed at 12:30pm)

December 25

(Friday)

Christmas Day

(Closed)

December 26

(Saturday)

Christmas Holiday

(Closed)

December 31

(Thursday)

New Year's Eve

(Closed at 12:30pm)

January 1, 2021

(Friday)

New Year's Day

(Closed)