

# **FIRST THINGS FIRST**

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

## **March 2023**

### **Employee Anniversaries**

- Heath- 13 Years on 3/1
- Melissa P- 3 Years on 3/2
- Erica H- 13 Years on 3/11
- Autumn- 20 Years on 3/17
- Morgan- 1 Year on 3/21

### **Preventing Fraud**

One of the most common and successful tactics cyber criminals use to trick you into falling for their scams is fake "stressor events". In this context, "stressor events", are shocking or compromising situations that inflict fear or provoke other emotions, for the purpose of causing an impulsive reaction.

#### How it works:

When the bad guys present a shocking claim to an unknowing victim, they often add a sense of urgency to drive home the "importance" of the scenario. In reality, this sense of urgency is another factor increasing the chances that you'll react impulsively and click on their malicious links or download their dangerous attachments. Attackers explain their fake scenarios in the body of their phishing emails, but they're also known for using shocking subject lines such as, "Act Now: Fraudulent activity on your checking account". Though these tactics certainly aren't limited to phishing emails, scammers also use these techniques in Smishing (SMS, or text phishing) and Vishing (voice phishing) attempts.

#### How to avoid falling victim to pressure:

The reason these attackers are often successful is because they're convincing the target to either avoid a negative consequence or gain something of value. Stop and think about the likelihood of the scenario before making the wrong move.

- Never open an attachment you weren't expecting. Even if it appears to be from someone you know, pick up the phone to verify it's legitimate.
- If the sender of the email is difficult to get in touch with or unwilling to speak on the phone, it's likely a scam.
- If the sender requests that you send or receive money in unusual ways it's probably a scam.
  For example, if they're requesting a payment in the form of gift cards, don't fall for it!

## **My Express Teller Giveaway Winners**

In February, we held a My Express Teller Giveaway contest where 5 lucky people won \$100 just for making a transaction with My Express Teller. The winners were:

- Salvador Zuniga-Mendoza
- Diana Corrales
- Zachary Bakke
- Elvin Corrales
- Tirualem Gezahagn Brehanu

My Express Teller is located at our Falls Landing branch and is available Monday through Friday from 9:00am to 4:30pm, with extended hours Friday 4:30pm to 5:30pm and Saturday 9:00am to 12:00pm.

You can use My Express Teller to cash checks, deposit cash and checks, make Service First loan payments, withdraw cash, make transfers, and more! Just touch the screen to talk to a live teller! You don't even need an ATM/Debit card to use My Express Teller. Our express tellers are able to locate your account in many different ways!

Line too long? Skip the line inside and use My Express Teller to complete your transaction!

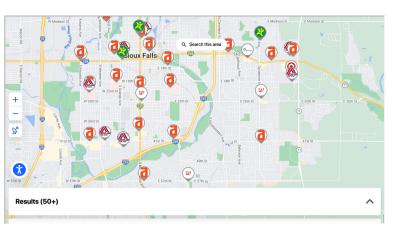
Stop by our Falls Landing branch (located at 1300 N Morrell Ave in Sioux Falls) to experience how easy and convenient My Express Teller is today!

# A quote from My Express Teller Giveaway winner Zach Bakke



I was able to use My Express Teller to make a transaction with a live teller even though your branches were closed due to the weather. It was convenient as I live a few blocks away.





# **New ATM Locator**

Have you seen our new ATM Locator? Your Service First ATM/Checkcard gives you access to over 85,000 surcharge free ATMs. Enter a location and/or choose filters to customize your ATM search. Visit servicefirstfcu.org/atms to start your search.



## **Sign up for the Blood Drive**

Service First will be holding a Blood Drive on Thursday, March 30th from 1:00pm to 4:00pm. You can sign up to donate by scanning the QR code below.





# Webinar for the Win

Wouldn't it be nice to win \$1,000 while attending a free financial webinar? It's possible with the 5th Annual "Webinar for the Win" sweepstakes, presented by our partner in financial education BALANCE. Learn more on our website at servicefirstfcu.org/blog/webinar-win-2023



## **Committed to Community**

The snow didn't stop Service First employees from volunteering their time on February 22nd to prepare and serve lunch at the Bishop Dudley Hospitality House. We were able to feed over 120 people! Visit bdhh.org to learn more about the Bishop Dudley Hospitality House.