



Manage ALL Your Finances On One Dashboard

With so many accounts, logins and passwords it can be hard to get a grip on your overall financial health. Make it simple, let Money Desktop create personalized budgets, organize financial transactions and automated spending visuals! Just sync your financial accounts and Money Desktop will do the rest, easy as that.



Date	Category	Amount
Monday, November 9	Bank of America	Checking
Monday, November 9	Starbucks	Coffee Shop
Monday, November 9	Amazon	Prime Shopping
Monday, November 9	Orem Floral	Gift
Sunday, November 8	Children's H	Charity
Monday, November 8	Macy's	Clothing
Saturday, November 7	Gold's Gym	Gym
Friday, November 6	Old Navy	Clothing
Friday, November 6	Questar Gas	Utilities

ccnow.financialaccessfcu.org/money-desktop



Most of us know how to prepare for safety for a hurricane: making an evacuation plan, stockpiling supplies, and preparing your home. Another crucial part of your hurricane season preparation is financial preparedness. This means:

- **Have an emergency fund:** Put aside money to create an emergency fund for potential insurance deductibles and supplies.
- **Have some extra cash on you:** Most stores will only be able to accept cash if the power goes out.
- **Check your insurance coverage:** Whether you're a renter or homeowner, contact your insurance provider to make sure you're covered adequately and that you understand exclusions. Keep in mind flood insurance coverage isn't included in a standard homeowner's policy and usually requires at least 30 days to take effect. Don't forget to check your auto insurance policy for your vehicle, too.
- **Keep your financial documents protected:** Place these in an external safe deposit box or waterproof container. Or, you can upload digital copies to a secure cloud platform.

Quick Tips to Prevent Fraud



Keep Your PIN Private

Be sure to shield the screen when entering your PIN. Never share your PIN with others.



Keep Your Passwords Secure

Never share your passwords or use the same password for multiple financial accounts.



Anti Virus Software

Ensure your anti-virus software on your computer is up-to-date and effective.



Order from Secure Websites

Look for "https" on all web addresses and the lock or key symbol in the address bar before entering your credit card information.



Keep a Tally of Online Orders

Know when to expect delivery and check on orders that don't arrive promptly.



Keep Track of Automatic Payments

Always know when auto payments are scheduled, and check to see that they are for the right amounts.



Beware of Trial Offers & Limited-Time Discounts

They can become major surprises as the real price is billed or when a subscription renews automatically.



Get Your FREE Copy of Your Credit Report

Check your credit report annually for accuracy at www.AnnualCreditReport.com. Immediately report any discrepancies.

AROUND THE BRANCH

Lobby Hours		Drive-Thru Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:00 pm	8 am - 5:30 pm

FAFCU Closed	Holiday Observed
Independence Day	TUES July 4
Labor Day	MON Sept 4
Columbus Day	MON Oct 9
Thanksgiving Day	THUR/FRI Nov 23 & 24



Don't respond to emails, phone calls or text messages asking for account information, debit or credit card numbers, passwords or usernames. Financial Access will never contact you asking for this information. Even if the call, email or text looks like it is coming from the Credit Union, DO NOT give personal information.

LOOKING FOR EXTRA MONEY? LOOK AT HOME!

A Financial Access Home Equity Line of Credit (HELOC) turns the equity in your house into CASH! You can use it for:

WEDDING EXPENSES, NEW CAR, HOME IMPROVEMENT, DEBT CONSOLIDATION, YOU NAME IT!

