

CUjourney



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A MESSAGE FROM OUR CEO

As we wrap up the first quarter of 2024, I am pleased to announce some of the upcoming products and services that will be available to our members this year.

We have successfully acquired the land for our fifth branch in Bradford, PA. Construction is set to begin later this year, with an expected opening in early 2025. We are eager to introduce this modern, full-service branch to our members and local businesses in Pennsylvania.

Exciting news for Summer: we will introduce Youth checking accounts! These accounts aim to educate children on financial responsibility through interactive features in our digital banking app, such as budgeting tools, chore allowances, parental loans, and rewards for good grades. Teaching our young members how to manage money effectively will prepare them for their financial journey.

Earlier this year, our long-time former chairman of the board Patrick Kelly announced his retirement from the board. Having been a board member for over 32 years and serving as chairman from 1992 to 2023, his impact on the credit union goes beyond words – we can never fully express our gratitude. We send our best wishes to him for a fulfilling retirement!

In the latest CUjourney Newsletter, you will find details about our summer branch hours effective April 1, 2024. We will monitor these hours closely and adjust them as necessary. The newsletter also covers information on prevalent tax scams during this season and instructions for activating your new High Point FCU cards, now being distributed to members.

We are excited for another year of progress and growth at our Credit Union. Stay updated on our current events and promotions by following our social media pages and visiting our website regularly. We appreciate your membership and look forward to serving our communities throughout our 2024 journey!



Richard Yeager - CEO

Updated High Point FCU cards:

New physical cards are now being issued and mailed to members. Please be on the lookout for your new card, which will come with instructions on how to activate. Cards can be activated online and by phone. Members will need the last four digits of the card holder's social security number when activating. Current Olean Area FCU cards will continue to work until you receive and activate your new card.





SCAMS & FRAUD

Tax Return Scams: What to Look for and How to Protect Yourself

It's tax season, and that means millions of taxpayers are prone to scammers, who are trying to pocket refunds. Here's what to know about tax return scams and how to avoid them.

How the scams play out:

In a tax return scam, a fraudster steals a taxpayer's personal information and files a fake tax return on their behalf. The scammer directs the refund into the taxpayer's checking account. After it's deposited, the scammer calls the victim impersonating the IRS and claiming the refund was mistakenly inflated. They'll instruct the victim to return the alleged extra funds via gift card or wire transfer. Of course, this money goes directly to the scammer.

In another variation, a scammer steals a taxpayer's info, files a fake tax return in the scammed person's name and directs the refund into the scammer's account.

Protect Yourself:

Here's how to keep your money and your information safe during tax season:

- File early.
- E-file using a secure computer.
- Keep tax returns in a secure location.
- Never download links or attachments from unverified sources.
- Never share personal information with an unknown contact over the phone or online.

Knowing the following can also alert you to possible scams:

- Refund checks will never be deposited into a taxpayer's account if they haven't filed. If a refund lands in your checking account and you know you haven't yet filed your taxes, you're likely the victim of a tax return scam.
- The IRS never demands payment by a specific method. If you're asked to wire money or pay by gift card, you're talking to a scammer.

If you've been targeted:

If you get a phone call or letter from someone claiming to be the IRS and stating that you owe tax money, verify it by calling 1-800-829-1040. Emails allegedly sent by the IRS are scams, as the IRS does not reach out to taxpayers via email.

If you haven't received your tax refund within one month of filing, check your refund's status on the IRS webpage. If the site shows that your refund was issued, but you haven't received it, you may be the victim of a tax return scam and identity theft. Alert the IRS at 1-800-908-4490.

Stay safe!

NOW HIRING

Become a part of our journey!

We are continually accepting resumes for current and future open positions.

Visit highpointfcu.org for more info!





MORTGAGE LOANS

Home is where the heart bakes.

Whether you are considering purchasing a new home, refinancing your current residence, or leveraging your home equity for renovations, our team is dedicated to guiding you through the array of available options.

From fixed to variable rate mortgages and various home equity solutions, we tailor our offerings to suit your individual requirements. Additionally, we provide a mortgage pre-qualification initiative, offering you a clear price range for your property search. Contact us today to connect with one of our Mortgage Lenders and explore the possibilities.

NMLS #585840

Equal Housing Lender

Coming Soon: Youth Checking Accounts!

Let High Point Federal Credit Union help teach your kids financial responsibility with our Youth Checking account.

From an allowance to their first job, the sooner your child learns how to manage their money, the better their financial future will be.

Mobile App Special Features Include:



Card Controls



Budgeting



Parental Loan



Allowance for Chores



Cash for Grades



Spring 2024

LOCATIONS & HOURS

📍 Main Branch

1201 Wayne St.
Olean, NY 14760

LOBBY HOURS:

M & F 9:00am - 5:30pm
T - Th 9:00am - 4:30pm

DRIVE THRU HOURS:

M - F 9:00am - 5:30pm
Sat 9:00am - 12:00pm

📍 North Clark St Branch

206 N Clark St.
Olean, NY 14760

LOBBY HOURS:

M & F 9:00am - 5:30pm
T - Th 9:00am - 4:30pm

DRIVE THRU HOURS:

M - F 9:00am - 5:30pm

📍 Allegany Branch

180 W Main St.
Olean, NY 14760

LOBBY HOURS:

M & F 9:00am - 5:30pm
T - Th 9:00am - 4:30pm

DRIVE THRU HOURS:

M - F 9:00am - 5:30pm

📍 Portville Branch

160 S Main St.
Portville, NY 14770

LOBBY HOURS:

M & F 9:00am - 5:30pm
T - Th 9:00am - 4:30pm

DRIVE THRU HOURS:

M - F 9:00am - 5:30pm

Journeys
start here.

Thank You for your service!

We would like to thank **Pat Kelly** for more than 32 years of service to the Credit Union Board of Directors. Pat spent over 20 of those years as the Board Chair. Pat's unwavering commitment to our membership and organization will surely be missed. He played an essential role in the development and progression of the credit union as we expanded services and locations over the years. Pat was a true ambassador who proudly exhibited the credit union philosophy of "People Helping People."



Summer Hours Effective: April 1, 2024

Bringing you the flexibility to access your funds both in-person and digitally, whichever works best for you!

LOBBY HOURS:

MON & FRI 9:00AM - 5:30PM
TUE-WED-THR 9:00AM - 4:30PM*

*Appointments available 4:30-5:30pm

DRIVE THRU HOURS:

MON-FRI 9:00AM - 5:30PM
SAT (WAYNE ST) 9:00AM - 12:00PM

Prefer a self service experience?

Our Digital (Online & Mobile) Banking and Credit Union ATMs:

Available 24 hours a day, 7 days a week!

Live Phone & "Conversations Message Feature" in Digital Banking:

MON - FRI 9:00AM - 5:30PM